

# A Low Cost Insurance Solution

PROFESSIONAL  
beauty  
network

Beauty-Hair-Nails



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## 10 Million Rand cover from only R975 a year or less

**Beauty Insurance** (Individuals) **R975**

**Nail Technician/ Hair Stylists** (Individuals) **R895**

**Beauty Salon Insurance** Includes up to 3 therapists **R2,850**

(R500 each additional)

**Nail and Hair Salon Insurance** Includes up to 3 therapists **R2,250**

(R400 each additional)

Beauty Students R525, Nail & Hair Students R475 Subject to certain conditions

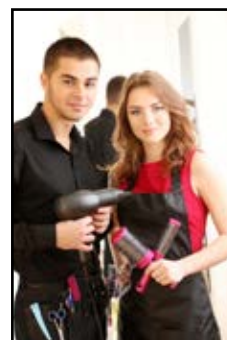
**Super Competitive Rates underwritten by Zurich Insurance**

## Treatment, Public and Product Liability

**Dependable**

**Reliable**

**Accessible**



# What are the benefits for you?

**Wide definition of cover is designed especially for what you do – It is clear and is not restricted to treatment only.**

**Unlimited trips abroad anywhere in the World excluding USA and Canada.**

**Wide range of activities can be insured from the non-invasive to the more invasive types, as well as non-treatment related work and advice.**

**Medical Malpractice, Professional Indemnity, Errors and Omissions.**

**Public Liability = Bodily Injury, to any person, or 3rd Party Property Damage.**

**Products Liability = Bodily Injury to any person and/or 3rd party Property Damage, arising from the sale or supply of any Medicines or Health/Wellbeing Products. Includes Liability for injury caused by Products. Unlimited product sales to your clients and up to R1,000,000 annual turnover of retail sales to non-clients.**

**Damages and claimant's costs as a result of any Claim.**

**Legal costs and expenses included within the limit of indemnity.**

**Loss of Documents / Loss of Reputation.**

**Libel & Slander, Breach of Confidentiality, Unintentional Breach of Confidentiality or Privacy.**

**Includes cover for Teaching, providing you are not issuing a Certificate of qualification.**

**Good Samaritan Acts and First Aid.**

**Limit of Indemnity of R10,000,000, R20,000,000, R50,000,000 or R100,000,000.**

**Sexual Harassment Defence Costs if innocent.**

**Excess each claim R0.**

**Retroactive cover for previous work performed.**

**Run-off Cover included up to 3yrs. Covers late discovered claims.**

**Flexible underwriting to accommodate changes in your practice.**

**Multi-therapy policy – over 3,000 different therapies can be included, most at no extra cost.**

These Limits are any one claim in the aggregate per year. Defence costs are included within the limit.  
14% VAT and Admin/service charge is included in the above premiums.

Important Note: The rating per individual is set out above, but as soon as you employ or use other Health and Wellbeing Professionals or if you take payment, bookings or advertise for other Health and Wellbeing Professionals, the Salon Rates will apply.

All Premiums are payable on an Annual basis and no monthly premiums are available.



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**Reliable**

**Accessible**

## Cover for Hair and Nails

### Nails – Standard Therapies Included

Amateur Theatrical Make-up  
Fantasy Make-up  
Make-up - to include the application of  
Manicure  
Nail Art  
Nail Extensions  
Paraffin Wax  
Pedicure



### Hair – Standard Therapies Included

Amateur Theatrical Make-up  
Application of False Tanning Products *including Airbrush Tanning and Spray Tanning*  
Barbering  
Crimping  
Extensions (excluding the extensions themselves)  
Fantasy Make-up  
Hair Colouring  
Hair Cutting  
Hair Drying  
Make-up - *to include the application of False Tanning Products including Airbrush Tanning and Spray Tanning*  
Hair Styling  
Permanent Hair Waving  
Perming  
Plaiting  
Yuko Hair Straighteners

## Beauty Therapy – Standard Therapies Include

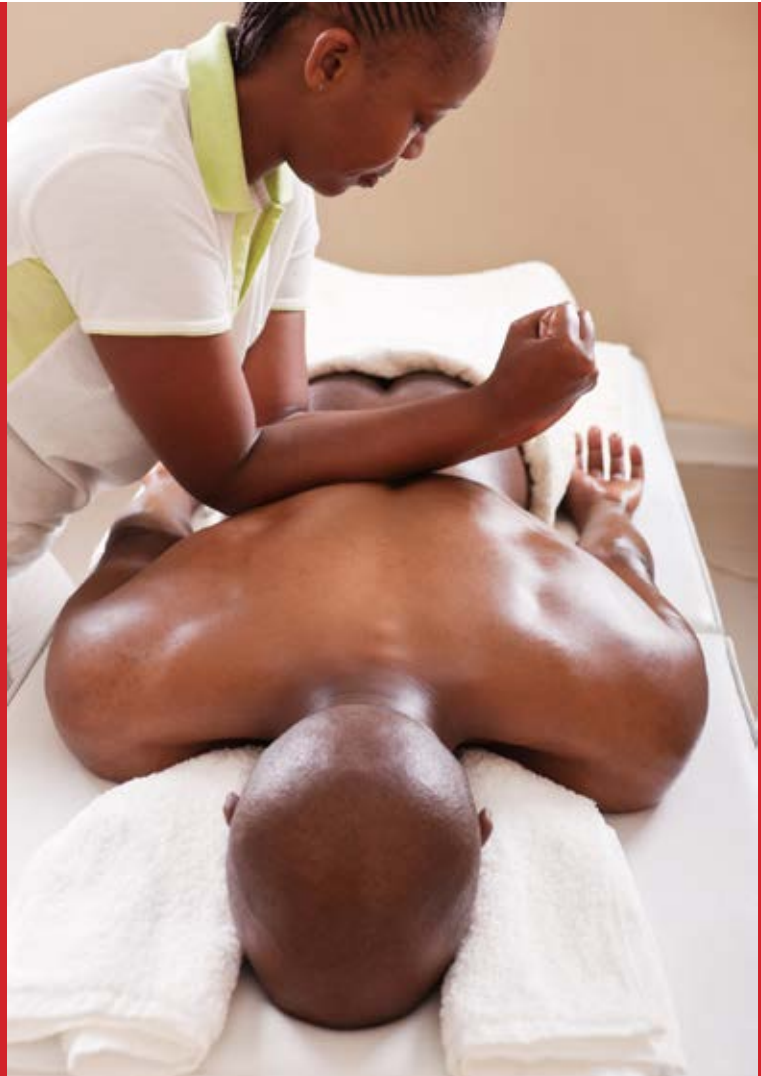
Acupressure  
Advanced AHA Cosmeceuticals  
Alexander Barrie System of Pelvic Correction  
Alexander Technique  
Alkaline Skin Wash  
Alpha Hydroxy Acid & Beta Hydroxy Acid Treatments  
Amateur Theatrical Make-up  
Amatsu  
Angelic Reiki  
Application of False Tanning Products including Airbrush tanning and spray tanning  
Aqua Detox  
Aromatherapy (*including blending of aromatherapy oils into base oils for Retail and blending of essential oils into products that have been purchased from a supplier for Retail*)  
Ayurveda  
Barbering  
Bikini Hair Colouring  
Bio Detox  
Bio Oxygen  
Bio Skin Jetting  
Bio Skin Smoothing  
Biocell Body Treatment  
Bleaching of Superfluous Hair  
Body Electrotherapy  
Body Wrapping including Ionithermie  
BodyTalk  
Camouflage Treatment  
Chakra Healing  
Chinese Cupping  
Chroma Clear  
Cleansing  
Cognitive Therapy  
Colonic Massage  
Colour Therapy  
Cosmetic Brushing  
Cranio Sacral Therapy  
Crimping  
Crystal Wand Massage  
Deep Tissue Massage

Depilatory Creams  
Dietary Posture and Advice  
D-Tox Spa  
Ear Piercing (soft non-cartilaginous part only)  
Electrical Epilation (Short Wave Diathermy, Blend, Tweezer and Non Invasive Methods)  
Electrical Slimming/Body Toning treatments  
Electrical Treatment for Skin improvement  
Emmett Technique Body Pressure Therapy  
Energy Massage Therapy  
Epilation  
Extensions (excluding the extensions themselves)  
Eye Treatments  
Eyebrow Plucking  
Eyebrow Threading  
Eyebrow Tweezing  
Eyelash and Eyebrow Tinting  
Eyelash Curling  
Eyelash Perming  
Face and Body Painting including Henna Art  
Facial and Body Electrotherapy  
Facials, Facial Massage (including Oxygen, Chi and Ayurvedic Facials), Masks, Scrubs, Steaming, and Shirodhara  
False Eyelashes  
Fantasy Make-up  
Flotation Tanks  
Flower Remedies  
Galvanic Body and Facial Treatment  
Glycolic Acid Treatments  
GlyDerm Treatments  
H2O Massage  
Hair Colouring  
Hair Cutting  
Hair Drying  
Hair Styling  
Heat Treatments  
High Frequency Treatments (Direct and Indirect)  
Hydrotherapy  
Idebenone Superceuticals  
Intuitive Massage

## Beauty Therapy – Standard Therapies Include

Kahuna  
Low Intensity Light Treatment  
Lymphatic Drainage Massage  
Magnet Therapy  
Make-up - to include the application of  
Manicure  
Manual Treatments for Cellulite and Stretch Marks  
Massage (*Ayurvedic Body & Face, Baby, Balinese, Body, Chie-neitsang, Chinese Foot, Facial, Hands Free, Head, Indian Head, Indian Face, Indonesian Traditional, Korean Hand, Lava Shell, Linn T, LomiLomi (Hawaiian), Mongolian Hot Oil, Mongolian Sky Energy, Pinda Sweda, Swedish, Thai, Thai Compress, Thai Foot, Trager, TuiNa*)  
Meditation  
Meditation Floatation Tanks  
Melchizedek Method  
Mesotherapy not involving the use of injection (non-invasive)  
Metamorphic Technique  
Micro Electrotherapy  
Microcurrent  
MicroDerma Percussion  
Microdermabrasion  
Microdermabrasion, *Micro Epidermal Skin Technology, Skin Re-juvenation and Photo Rejuvenation by means other than Intense Pulsed Light, Variable Pulsed Light, Light Heat Energy*  
Nail Art  
Nail Extensions  
NO HANDS Massage  
Oxygen anti-wrinkle treatments  
Oxygen Treatments  
Oxygenating Massage  
Ozone Therapy

Paraffin Wax  
Pedicure  
Perfume Blending  
Permanent Hair Waving  
Perming  
Plaiting  
Polarity Therapy  
Pregnancy Massage  
Radio Frequency Body and Facial Treatments including Non-Abla-tive Volumetric Skin Tightening Treatments for lines, wrinkles and cellulite  
Raindrop Therapy  
Reflexology  
Remedial Camouflage  
Sauna/Steam Cabinet or Room  
Semi-permanent mascara  
Shiatsu  
Shira Dara  
Skin Tech TCA Peels  
Stone Therapy and Stone Massage  
Su-Do Body Art  
Sugaring  
Sunbed Equipment - use of  
Tibetan Acupressure Head Massage  
Toning Tables, Power Plates and Vibro Plates  
Ultra Sound Miscrubber Exfoliating Facial Treatment  
Ultra Sound Treatment for the Treatment of Cellulite  
Vacuum Suction  
Vertical Reflex Therapy (VRT)  
Vibrational Therapy (colour, light, sound)  
Waxing – *hot, cool, cold, Brazilian and Hollywood*  
Yuko Hair Straighteners



## Extensions at additional premium

<b>Level of Cover</b>	<b>R 10 000 000</b>	<b>R 20 000 000</b>	<b>R 50 000 000</b>	<b>R 100 000 000</b>
3D Lipo	R 475.00	R 950.00	R 1 800.00	R 3 600.00
Acupuncture	R 325.00	R 600.00	R 1 200.00	R 2 400.00
Advanced Electrolysis	R 325.00	R 600.00	R 1 200.00	R 2 400.00
Advanced Skin Peeling	R 100.00	R 200.00	R 400.00	R 750.00
Aquaneuro wet system	R 125.00	R 250.00	R 500.00	R 1 000.00
Basic Micropigmentation	R 950.00	R 1 900.00	R 3 500.00	R 7 000.00
Bioresonanic Therapy	R 150.00	R 300.00	R 550.00	R 1 250.00
Colonic Hydrotherapy	R 775.00	R 1 500.00	R 3 000.00	R 5 900.00
Corporate Membership	R 725.00	R 1 500.00	R 2 900.00	R 5 600.00
Corporate/individual teaching insurance for beauty - up to 40 students, R 500 000 max turnover	R 100.00	R 200.00	R 400.00	R 800.00
Dry Needling	R 325.00	R 650.00	R 1 200.00	R 2 400.00
Ear Piercing - Cartilaginous	R 175.00	R 350.00	R 600.00	R 1 200.00
Lava Shells	R 100.00	R 175.00	R 350.00	R 650.00
Lipo Glaze & Lipo Light	R 850.00	R 1 600.00	R 3 250.00	R 6 500.00
META Therapy	R 725.00	R 1 500.00	R 2 800.00	R 5 500.00
Micropigmentation	R 1 000.00	R 1 900.00	R 3 700.00	R 7 250.00
Mysotherapy/Mesotherapy	R 1 200.00	R 2 400.00	R 4 600.00	R 9 000.00
Piercing the cartilaginous part of ear or the eyebrow, lip, nose	R 150.00	R 275.00	R 500.00	R 1 000.00
Shireen	R 550.00	R 1 100.00	R 2 250.00	R 4 000.00
Skin needling up to 1.5mm on the face & body	R 550.00	R 1 100.00	R 2 250.00	R 4 000.00
Skin Needling up to 1.5mm on the face & 3.0mm for body	R 650.00	R 1 250.00	R 2 500.00	R 4 750.00
Sterex bio skin jetting	R 150.00	R 275.00	R 550.00	R 1 100.00
Sunbeds 2+	R 175.00	R 350.00	R 675.00	R 1 400.00
Sunlight Therapy	R 550.00	R 1 100.00	R 2 000.00	R 4 000.00
TCA Peels	R 275.00	R 500.00	R 1 000.00	R 1 900.00
Teaching	R 100.00	R 200.00	R 400.00	R 800.00

