

ROTHBURY HAIR & BEAUTY PLUS

Insurance for Hairdressers and Beauty Salons



Specifically designed with Hairdressers and Beauty Salons in mind

Working for yourself can be rewarding but it's not without its risks. Hair & Beauty Plus has been designed specifically with Hairdressers and Beauty Salons in mind. We aim to offer you a tailored insurance package for you and your business.



Discounted premiums



Tailored solutions to meet your needs



Rothbury Risk Management Assessment



Local, dedicated Account Manager and Claims Adviser



Instalment payment options



My Rothbury App

Some of the benefits include:

- Low policy excesses
- Public Liability – automatic Hairdressers & Beauty Therapy extension limit \$100,000 with option to increase to \$250,000 for a small additional cost
- Cyber Insurance option available
- Ability to insure your business vehicles
- Options to pay premiums by credit card or by direct debit weekly, fortnightly, monthly or quarterly to help manage your cashflow
- Hair & Beauty Plus is open to all hairdressers and beauticians. There is no requirement to be part of any association to access this offering

Hair & Beauty Plus is tailored specifically for Hairdressers and Beauty Salons with exclusive rates and customised benefits for everybody from sole traders to salons with multiple employees.

Get in touch

If you'd like to know more, we're here to help.

Claims Examples



Many Beauty Clinics have IPL (Intense Pulse Light) machines which are used for hair removal and skin enhancement treatments. These machines can be very costly to replace and are easily damaged when dropped, particularly the heads of the machines which are expensive. Our standard excess of \$400 would apply to this type of loss.



Some Beauty Clinics offer cosmetic injectable treatments including dermal and lip fillers, Botox and anti-wrinkle injections. Some of these products need refrigerating and can be valuable when stored in bulk. If a refrigeration unit malfunctions, or is accidentally disconnected from the power source, these could spoil and be unfit for use. Our policy has automatic cover for Refrigerated Goods up to the value of \$10,000.



A client suffered damage to their salon in the Auckland floods including loss of equipment and damage to their fitout. There was also the associated loss of profit as they could not operate from their premises until repairs and replacement of insured property could be carried out. Claims under their Material Damage and Business Interruption policies were quickly settled which enabled the client to reinstate their business, recover their financial loss and resume trading.

Need to know more?

Rothbury Insurance Brokers has been in business for over 70 years and, like many of our business clients, we're a majority New Zealand-owned company.

Talk to us now to see the difference in cover and cost that Hair & Beauty Plus can provide your business.



Claims Advocacy

Our dedicated Claims Advisers live and work locally and will manage your claim from beginning to end, to get the best outcome for you.

You can count on us; we've been helping protect Kiwi businesses since 1950.