

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 standard \$500, Burglary \$1,000, Theft \$2,500
- Material Damage automatic extensions for Stock Deterioration limit \$20,000 and Machinery Breakdown limit \$20,000 with option to increase to \$30,000 for small additional cost
- Public Liability – automatic Hairdressers & Beauty Therapy extension limit \$100,000 with option to increase to \$250,000 / \$500,000 for small additional cost
- Cyber Insurance option available, limit \$250,000
- 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
- Portable Electronic Equipment excess \$500

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.

NZ'S LOCAL INSURANCE BROKERS

Claims Examples



A lot of hair dressing and beauty salons depend entirely on using a laptop as a tool of trade in the course of their day-to-day business for such things as storing their company financial information, client details and making appointments. A staff member accidentally knocked the laptop off the reception counter whilst walking past and it fell onto the concrete floor damaging it considerably. Based on the estimated repair cost the laptop was replaced as it is a business-critical tool.

Through the Hair & Beauty Plus scheme one of the benefits available is the Portable Electronic Equipment Extension with a limit \$7,500 for any one item of portable electronic equipment and \$25,000 in total any one event. Because you are insured through the Hair & Beauty Plus scheme the policy excess of \$500 applies as apposed to some of our competitors policies who would have a special excess up to \$1,000.



Some Beauty clinics offer cosmetic injectables as one of their treatments which might include Botox®, anti wrinkle injections, dermal fillers, lip fillers and some of this product needs refrigerating and can be very expensive when stored in bulk. If the fridge/freezer, that the product was stored in was to malfunction or breakdown leaving no power, or an employee was to accidentally knock out the power source, then the product would be ruined very quickly if not noticed. Our policy has an automatic Stock Deterioration Extension limit of \$20,000 and Machinery Breakdown Extension limit of \$20,000, both at no extra cost.

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.