

Assumptions

In order to be able to give you an on line quotation for Beauty Insurance from Towergate Health and Beauty for Beauticians, Hairdressers, Holistic Therapists or Nail professionals you must confirm that the following statements about you are true.

About You, the Proposer

- You are permanently resident in England, Scotland, Wales, the Channel Islands or the Isle of Man
- You have in the name proposed never had any claim made against you for the risks insured herein during the last five years
- You have not been convicted of or charged (but not yet tried) with a criminal offence (other than the road traffic motoring offences) or received an official caution for a criminal offence within the last three years (other than for a road traffic motoring offence)
- You have not been, either personally or in any business capacity, declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings or been the owner or director of, or partner in, any business, company or partnership which went into administration, administrative receivership or liquidation, and/or was the subject of any company and/or individual voluntary arrangement with creditors, a winding up order or an administrative order
- You have not been, either personally or in any business capacity, the subject of a County Court Judgement (or Scottish equivalent) or been disqualified from being a company director
- You have never had an insurer decline to offer insurance to you.
- You have never had an insurer cancel or refuse to renew your policy.
- You have never had an insurer require an increased premium or impose special terms.
- You have told about anything that may be relevant or important for insurers to know, so that they can make decisions on whether to offer cover, the type of cover to offer, the terms to be applied and the required premium