**Treatment risk insurance is a must-have.**

The hair and beauty industry is exposed to a range of risks that have the potential to cause loss, damage or bodily injury. These include both business risks and industry-specific risks such as treatment risks, which can expose you to costly litigation processes.

The challenge is how to best reduce these risks and control their financial impact through risk management programs and appropriate insurance cover.

Many people believe that they are covered for Treatment Risk through their Public Liability insurance but this is not the case.

**Public Liability Insurance** provides coverage to your business for people entering the premises and sustaining an injury to themselves or their personal belongings.

**Treatment Risk Insurance** provides coverage to your business if a client sustains an injury through services provided by the salon.

This could include:

* Burns to the skin, rashes or reactions to chemical treatments
* Burns to the skin, rashes or reactions from waxing treatments
* Biological hazards caused by infections and infestations.

 **Make sure you have adequate cover**

Many insurers have packaged business insurance for the hair and beauty industries that meet both their business and industry-specific risks. We recommend that you confirm with your insurer that you are covered for all services provided in the salon.

Many insurers can negotiate wording that covers salons for additional risks such as:

* Waxing
* Nails
* Spray Tanning
* Cosmetic tattooing
* Body massage
* Spa and sauna treatments
* IPL & VPL treatments
* Body piercing