



THE RETAIL MUTUAL'S RISK ASSESSMENT GUIDE

An in-depth health and safety guide and
risk-assessment template for hair salons
and barbershops



THE RETAIL
MUTUAL



ACCIDENTS CAN HAPPEN, OFTEN WHEN YOU LEAST EXPECT THEM.

Not having the correct procedures or protection in place can cause serious damage to you, your team, your customers and your business. Is it worth the risk?

Owning a hair salon or a barbershop means you are up to date with the latest styles and cuts, are adept at turning a mess into something that will impress and know the difference between a fad and a fade. But while making sure your customer looks their best might be the name of the game, it shouldn't be your only priority. Their health and safety is paramount, and the same goes for you and your staff. So how can you put the right procedures and processes in place to help protect your business? Carrying out a risk assessment is the perfect place to start.

As a specialist business cover provider, The Retail Mutual has seen the financial and reputational impact of Public and Employers' Liability claims. These claims are often the result of risks not being adequately identified and due care and attention not being implemented.

This is why we have created this in-depth self assessment guide to recognising, resolving and reducing risks in your hair salon or barbershop. This step-by-step guide has been designed to help you be proactive in spotting accidents before they happen, by identifying potential risks and finding solutions to keep you, your employees, your clients and your business safe.

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Disclaimer – This is not a legal document
You must follow all legal requirements and training for your business
This document is a guide to help you identify and reduce risks within your hair salon or barbershop
This guide could be incorporated as part of your health and safety training or be reviewed on a regular basis as part of your health and safety protocol.

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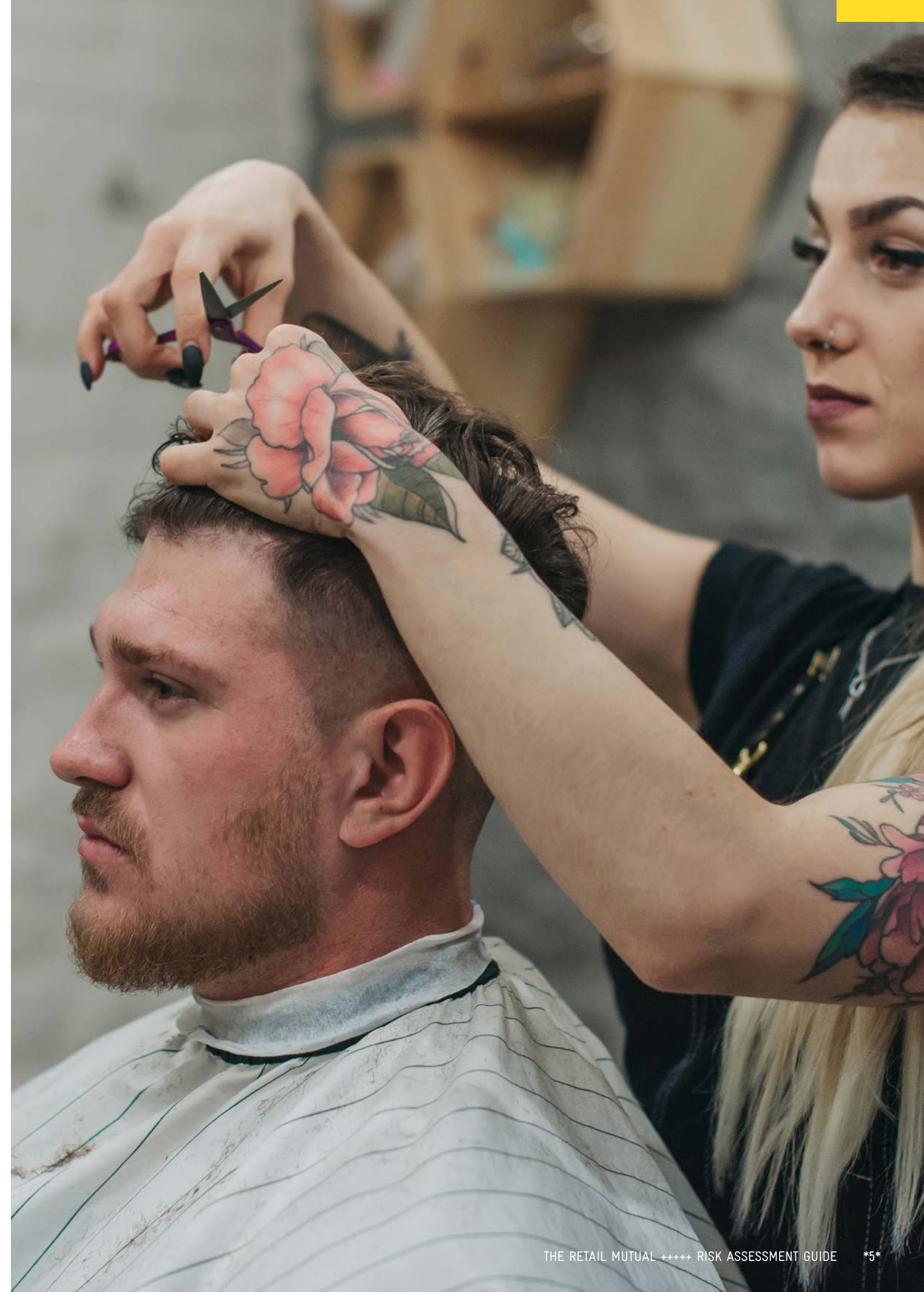


Why is it important to conduct a risk assessment?

You are required by law to conduct a risk assessment if you have five or more employees, in compliance with Regulation 3 of the Management of Health and Safety at Work Regulations 1999, which contributes towards the Health and Safety at Work Act 1974.

Even if you don't have more than five employees, it is still good practice to conduct a risk assessment across your entire business. Ultimately you are fully responsible and have a duty of care for your customers and employees. Carrying out a risk assessment also puts you in the mindset of being safety conscious.

It can be a hazardous job being a hairdresser or barber. You are working with sharp objects, chemicals and electrical equipment. Accidents can and often do, happen, but having the right processes in place can reduce the impact should one occur.



Government legislation

A range of legislation has been introduced over the past 60 years to help improve health and safety in the workplace.

1/ Provision and Use of Work Equipment Regulations 1998

Also known by the acronym P.U.W.E.R., this legislation places a duty on employers to ensure that the work equipment they own, operate and have control over is maintained in good condition and efficient working order so that it is safe to use at all times.

2/ Personal Protective Equipment at Work 1992

Also known as PPE legislation, these regulations set out employers' duties concerning the provision and use of personal protective equipment (PPE) to protect the user against health or safety risks at work. It covers items such as safety helmets, gloves, eye protection and safety footwear. Providing PPE in hair salons and barbershops is largely about keeping your staff safe (page 18) especially when working with chemicals (page 14). This legislation is also important when it comes to making your salon or barbershop safe in light of Covid-19; see page 22 for more details.

3/ Manual Handling Operations Regulations 1992

The Manual Handling Operations Regulations set out measures for dealing with risks from manual handling, ranked in a clear order, from avoiding hazardous manual handling operations where possible and assessing any that cannot be avoided, to reducing the risk of injury.

4/ Electricity at Work Regulations 1989

The Electricity at Work Regulations are statutory regulations which require precautions to be taken against the risk of death or personal injury from electricity in work activities. They were set up under the Health and Safety at Work Act 1974, which sets out the general health and safety duties of employers, employees and the self-employed (see below).

5/ Health and Safety at Work Act 1974

The Health and Safety at Work Act 1974 is the primary piece of legislation covering occupational health and safety in the UK. It sets out the general duties which employers have towards employees (including temps, casual workers and the self-employed), customers and other visitors.

6/ Environmental Protection 1990

The Environmental Protection Act defines the fundamental structure and authority for waste management and control of emissions into the environment.



7/ C.O.S.H.H. Act 1989

The Control of Substances that are Hazardous to Health Act requires employers to control substances that are hazardous to health. It employs a range of preventative measures such as risk assessments, control and monitoring, training and emergency planning.

8/ Fire Precautions Act 1971

The Fire Precautions Act brought into force a range of legal requirements relating to fire precautions for premises including shops, offices and hotels. Further regulations have since been introduced under the Fire Precautions (Workplace) Regulations 1997 and Regulatory Reform (Fire Safety) Order 2006. In this guide we take a look at fire hazards and the risk they impose to hair salons and barbershops on page 20.

9/ The Employers' Liability (Compulsory Insurance) Act 1969

This Act introduced the requirement for every employer, unless exempt, to insure against liability for bodily injury or disease sustained by their employees in the course of their employment, and to maintain this insurance. The General Regulations of 1971, introduced under the Act, requires insurers to issue a Certificate of Insurance which should be held digitally and presented upon request. Employers should make sure that all information on this certificate is correct and up to date.

In hair salons and barbershops, there is a risk of staff suffering burns from heat-producing equipment or chemicals (page 13 & 14). In this guide we look at how to keep your staff safe (page 18) to prevent an Employers' Liability claim.

10/ O.S.P.R.A. 1963

The Offices, Shops and Railway Premises Act 1963 was, at the time, intended as an extension of the Factories Act 1961 to broaden workplace protection to other employees in Great Britain. Its introduction made provision for securing the health, safety and welfare of persons employed to work in office or shop premises as well as those working in certain railway premises. In total it provided protection for a further 8 million people employed in those sectors, laying down requirements for a range of aspects including cleanliness, overcrowding, temperature control, ventilation, lighting, sanitary facilities, eating facilities and more.

What happens if risks are ignored?

“It was an accident waiting to happen.”

These words are frequently said after an incident that could have been easily avoided if the right procedures had been in place.

Some risks can be easily rectified, and some risks are just completely unavoidable. But failure to put preventative measures in place could have a substantial financial and reputational impact on you and your business in the event of a claim.



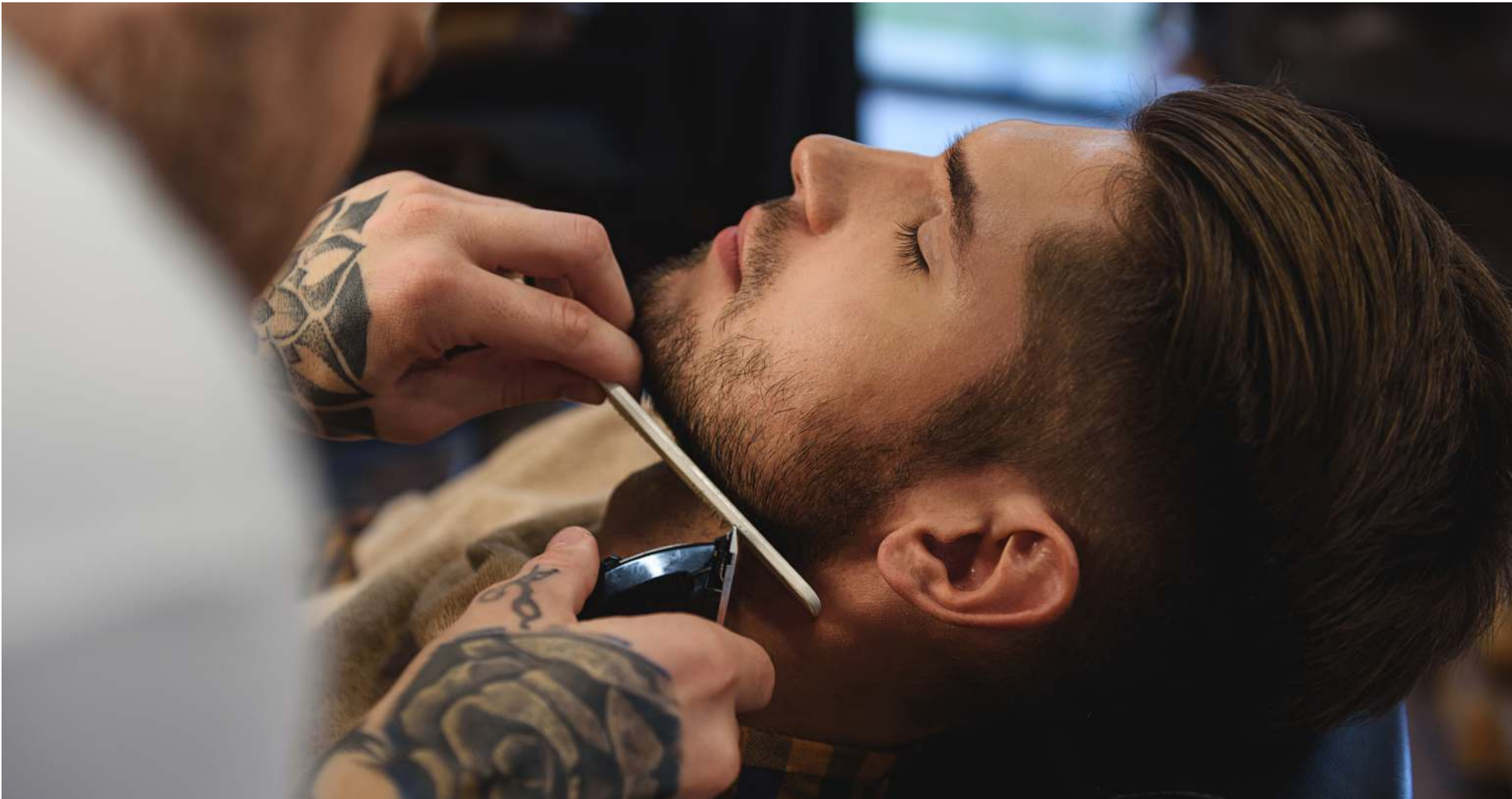
Employers’ Liability claims

If you employ any staff, you may be legally required to have Employers’ Liability insurance as mandated by the Employers’ Liability (Compulsory Insurance) Act 1969, with at least £5 million of cover in place. The Act’s definition of staff includes any employees, contractors, casual workers, temporary staff or volunteers. Failure to be adequately insured could result in a significant fine.

It’s your responsibility to make sure your staff are safe and can perform their job without causing injury or harm to themselves. You have to provide the necessary equipment or make adjustments for a comfortable working environment; this is mandated under the Health and Safety at Work Act 1974.

Public Liability claims

If a client is involved in an accident or is injured on your premises, it could result in them seeking compensation from you. This is known as a Public Liability claim. Depending on the situation, a Public Liability claim could involve figures upwards of £50,000. It can be a long and painful process for both parties involved, so it’s wise to make sure you have processes in place to reduce the chances of an accident happening, as well as insurance or alternative cover to help protect you in the event that a claim is made against you.



What are some of the common risks?



WHAT ARE SOME OF THE COMMON RISKS?

Slips and trips



When it comes to hair salons and barbershops, slips and trips are the most common form of accidents resulting in claims. If a member of staff or a client takes a fall, it could result in sprains, fractures or nasty bumps and may lead to a Public or Employers' Liability claim against you.

Some of the most common causes of slips and trips are:

- » Unswept hair on the ground from hair cuts
- » Tripping or becoming tangled in wires from hairdressing equipment such as clippers or hair dryers
- » Slipping on spills from water, hair products or other liquids
- » Uneven flooring causing loss of footing
- » Issues with steps if they are aren't clearly visible, such as at an entrance
- » Customers' bags, coats and other personal belongings trailing on the floor

Solutions

- » Make sure floors are cleaned regularly throughout the day to reduce the risk of accidents occurring. Clean up any spills and sweep up hair cuttings
- » Use signs and barriers to highlight wet floors, uneven flooring or steps. Wet floor signs, cones, hazard tape and signs with large writing can all be used to help make staff and clients aware of the risk
- » Putting down non-slip mats or skid-resistant flooring can provide more friction and help reduce falls. Providing slip-resistant shoes for staff can also help
- » Tie up loose cables and stick down or safely cover up trailing cables. Make sure equipment is put back correctly and in its proper place
- » Replace any broken flooring and install ramps if required
- » Ask your staff to warn clients of any potential hazards when walking through your salon or barbershop (such as low beams or steps)
- » Provide designated areas for clients to sit in while they wait, with space for bags and coats
- » Install CCTV cameras throughout your salon or barbershop, so that if there is an incident, you will have documentary evidence to refer to

Handling sharp objects

As a hairdresser or barber, you will have to handle sharp objects such as scissors and razors as part of your job. These tools can cause injuries such as cuts, grazes, deep gashes and blood loss, sometimes with serious consequences. If they are not handled correctly and an accident occurs, it could result in a Public or Employers' Liability claim.

Some of the most common incidents when handling sharp objects are:

- » Accidentally cutting or nicking a customer while cutting their hair or shaving
- » Accidentally poking a customer or member of staff with a sharp object due to it being mishandled or stored in an inappropriate location



- » Causing a serious injury or wound by dropping a sharp object or trying to catch a falling object
- » A serious injury or wound could be caused by equipment left unattended to members of the public or in reach of children.
- » Transmitting a blood infection by accidentally cutting or grazing someone with a sharp object that has not been properly sterilised

Solutions

- » Only qualified hair technicians or barbers should handle scissors or razors
- » Appropriate shoes or protective clothing should be worn by staff
- » Keep sharp objects in a belt or apron, and when not in use store in a safe and secure place out of reach of children
- » All sharp instruments should be correctly cleaned and sterilised after each use
- » Keep work stations clean and clear to reduce accidents and prevent items from falling
- » Work within a safe distance from clients and other team members, and be responsible for your hair tools at your work station

Burns



Burns can be a common occurrence in hair salons and barbershops. Working with heat-producing tools, chemicals and liquids can cause serious injuries or nasty burns. This could result in a customer or an employee bringing a Public or Employers' Liability claim.

Some of the most common causes of burns:

- » Hair straighteners, curling irons and hair crimpers can reach temperatures up to 300 degrees Fahrenheit. This can cause severe burns to the skin, scalp or hair
- » Hairdryers left on for long periods can overheat, causing burning or other heat damage to a client's hair
- » Hot water used to wash or rinse hair can scald skin and scalps
- » Chemicals can cause burns, discomfort and skin irritations
- » Hot towels applied directly to the face can cause discomfort and scalding if they are used at too high a temperature
- » Hot beverages such as tea and coffee consumed by staff and clients could be spilt or splashed causing scalding
- » Electric heaters or radiators used in winter months can cause burns to clients and staff
- » Heated hair styling tools such as hair straighteners, curling irons and crimpers can cause third-degree burns if they are left unattended, picked up incorrectly or dropped

Solutions

- » Only fully trained or supervised employees should be handling or working with heated hair styling tools
- » Switch off heated tools when not in use and keep them out of reach of clients
- » Keep styling tools out of harm's way when hot
- » Keep work stations clean and clear to reduce accidents and prevent items from falling
- » Work within a safe distance of clients and other team members; be responsible for your hair tools at your work station
- » Keep first aid kits to hand and fully stocked, along with an accident book
- » Purchase cooling packs and gels to apply to burns
- » Test the water temperature before washing hair and ask the client if it is acceptable
- » Consume and place hot beverages in an appropriate location and provide to clients in an appropriate cup or mug

Working with chemicals



As a hairdresser or barber you will have to work with chemicals and other hazardous substances such as bleaches, colour and perm solutions, sterilising liquid and cleaning chemicals. Chemical exposure can cause burns, skin irritations, allergic reactions and breathing difficulties. Long term exposure could result in asthma, dermatitis and blindness. If any of these were to occur it could result in a Public or Employers' Liability claim.

Some of the most common incidents when working with chemicals:

- » Dermatitis can be caused by excessive use of chemicals and other harmful substances which can lead to cracked and irritated skin on the hands or head
- » Allergic reactions, such as burning, red, inflamed skin and swelling, can be caused by hair dye, peroxide and other chemicals
- » Breathing difficulties, wheezing, coughing and dizziness could be caused by aerosols and other strong-smelling chemicals. Long-term use could lead to asthma
- » Eye contact with some dyes and chemicals can cause minor to severe irritation, and in some extreme circumstances, it can lead to short and long-term blindness
- » Chemicals that are splashed or spilled can cause slips or injury due to direct contact with eyes and skin
- » Chemicals that are not stored correctly, not put away after use or are labelled incorrectly, could be accessed by children, be misused or pose a trip hazard

Solutions

- » Follow the Government's rules of Control of Substances Hazardous to Health (C.O.S.H.H.). It is a legal requirement that all employees are proficient with C.O.S.H.H.
- » Always do a patch test to see if a client has a reaction (if you don't have evidence of performing a patch test your cover could be invalid)
- » Make sure your salon or barbershop is well ventilated by opening a window, installing extractor fans or using air conditioning
- » Provide appropriate Personal Protective Equipment (P.P.E.) such as aprons, disposable gloves and face masks to help reduce contact and long-term effects
- » Have water, eye baths and other first-aid equipment at hand in case a client or member of staff comes into contact with a hazardous substance
- » Clean up any chemical spillages immediately, and dispose of the hazardous substance safely and securely
- » Store chemicals in a safe and secure place, preferably somewhere lockable with access limited to people with the correct training
- » Keep chemicals clearly labelled and store them at eye level, only to be taken from storage when in use

Know your chemical hazards

Hazard pictograms alert us to the presence of a hazardous chemical and are widely recognised. The pictograms help us to know that the chemicals we are using might cause harm to people or the environment. One or more pictograms might appear on the labelling of a single chemical:



Electrical Equipment



Most modern hair salons and barbershops have some sort of electrical equipment in addition to the obvious electrical hair styling tools such as straighteners, clippers and dryers. Many have TVs, radios, tablets and computers, and some even have gaming devices. While such devices are there to improve the customer experience, if they are not maintained or handled correctly, it can result in electric shocks, injuries and in extreme cases, even death, especially if you are working close to a water source. This could result in a Public or Employers' Liability claim.

Some of the most common accidents involving electrical equipment:

- » Electric shocks due to old or poorly maintained electrical equipment
- » Electric shocks due to damaged or exposed wires
- » Wires from electrical devices can be a trip hazard if not properly used or stored
- » Heavy items such as wall-mounted TVs, radios and gaming devices can cause serious injury if they fall from a height
- » Having TVs, tablets, computers and gaming devices on display could encourage robberies and break-ins
- » Wet surfaces or pools of water near electrical devices could cause electric shocks, explosions and fires, resulting in serious injury, building damage or even death of a customer or employee

- » Running too many electrical devices from an electrical outlet, with the assistance of an adaptor or extension lead, could lead to overloading your mains, causing electrical fires

Solutions:

- » Keep all electrical equipment up to date with regular Portable Appliance Testing (PAT)
- » Any broken or damaged electrical devices or equipment should be replaced and no longer used
- » Clean or mop up any spills or pools of water as soon as possible after they occur
- » Turn off electrical devices and equipment at the mains when not in use
- » Keep electrical wires wound up and not extended beyond reach, and do not leave electrical wires across walkways
- » Tape, cover or safely secure any long-running wires that may protrude or are a potential trip hazard
- » For wall-mounted devices, make sure there are safety wires in place to stop devices falling completely
- » Keep portable electrical devices locked away or out of sight of the shop front when closed



Keeping your team safe



Your staff are vital to the success of your business. This means making sure that they can do their job safely and securely in the working environment. As an employer, it is your responsibility to provide access to the correct tools, equipment and essentials they need to carry out their tasks.

Failure to do so can result in an Employers' Liability claim being brought against you and your business. Having Employers' Liability cover is a legal requirement, and it will lead to a hefty fine if you are found without it.

Some of the most common incidents that could involve you or your team:

- >> Backaches and pains from standing for long periods, bending over and twisting while cutting hair
- >> Repetitive Strain Injuries (R.S.I.) or Carpal Tunnel Syndrome (C.T.S.) can occur as a result of cutting hair or not using the right type of scissors or equipment. R.S.I. can affect the hands, wrist, arm and neck

- >> Pulled muscles or back pain can result from lifting heavy objects such as chairs, sofas, tables and stock
- >> Dermatitis is a common condition suffered by hairdressers or barbers, as working with water and chemicals can take its toll on your hands
- >> As the manager or owner of a hair salon or barbershop, there may be times when you or a member of your team is working alone on the premises. There are several potential risks if an incident occurs and there is no support or assistance immediately to hand
- >> Verbal or physical abuse from members of the public can cause alarm or stress to you or your staff
- >> Overheating or working in cold, damp conditions could lead to sickness or other health issues

Solutions:

- >> Keep work stations at suitable heights. Make sure tools and equipment are easily accessible without fear of overstretching or straining. Have an adjustable chair so that the hair technician or barber can cut a client's hair comfortably
- >> Invest in special equipment such as offset scissors to help reduce repetitive strain injuries. Keep scissors sharp as it takes less effort to cut hair than with blunt scissors. Remember to encourage and allow staff to take regular breaks and stretch
- >> When lifting heavy objects, make sure to lift with your legs and not your back, and don't overexert yourself. Follow proper health and safety procedures when lifting
- >> Provide P.P.E. to help protect your team from chemicals and constant wetting of hands. You can also purchase non-scented creams or balms to protect hands
- >> Purchase or recommend comfortable, quality safety shoes for your team
- >> Keep your premises well ventilated, opening windows and using fans, air conditioning and heaters when appropriate
- >> Install CCTV to keep your staff safe
- >> Hold regular training days to keep your team up to date with all processes and procedures



Fire Hazards



Fire is a dangerous, destructive and devastating element, and it can wipe out a business. Fire safety is vital for keeping you, your staff, your clients and your business safe. Fire damage to your business premises can not only be costly, but it could set your business back for months. By having buildings cover in place, it could cover the cost of any accidental damage to your business, while business interruption cover could protect you against the loss of gross profit while your business is closed due to fire damage and repairs.

Some of the most common fire hazards and causes:

- >> Heated hair styling tools left switched on or placed on flammable material
- >> Overloading of electrical outlets with electrical equipment
- >> Outdoor bins containing cardboard, packaging and paper left unsecured, potentially attracting arsonists
- >> Cooking facilities in breakrooms posing a fire risk if not properly regulated
- >> Tumble dryers posing a fire risk if you are drying your towels on your premises
- >> Flammable material being put through an easily accessible letterbox

Solutions:

- >> Keep all fire safety equipment well maintained and accessible
- >> Keep all fire exits clear at all times
- >> Install heatproof mats on work stations to place heated hair styling tools on
- >> Keep electrical equipment and devices away from water
- >> Use the tumble dryer only when the premises is occupied
- >> Practice fire procedures and test fire safety devices

Different fire extinguishers are suitable for putting out different types of fire. Using the wrong extinguisher can make things worse, resulting in huge flashes or flames, or even burning or electrocution of the user. Extinguishers should be clearly labelled.



Safe for use on: <ul style="list-style-type: none">>> wood>> paper>> fabric fires>> flammable liquid fires DO NOT use on: <ul style="list-style-type: none">>> electrical fires>> flammable metal fires	Safe for use on: <ul style="list-style-type: none">>> wood>> paper>> fabric fires>> cooking oil>> fat fires DO NOT use on: <ul style="list-style-type: none">>> electrical fires>> flammable liquids>> gaseous fires	Safe for use on: <ul style="list-style-type: none">>> wood>> paper>> fabric fires DO NOT use on: <ul style="list-style-type: none">>> electrical fires>> flammable metal fires>> flammable liquids	Safe for use on: <ul style="list-style-type: none">>> wood>> paper>> fabric fires>> flammable liquids fires>> gaseous fires>> electrical fires	Safe for use on: <ul style="list-style-type: none">>> flammable liquids fires>> electrical fires DO NOT use on: <ul style="list-style-type: none">>> wood>> paper>> fabric fires>> In confined space
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Adapting your business for Covid-19

Since the outbreak of COVID-19, we have had to adapt the way we live our lives. To help reduce the spread of COVID-19 or other similar viruses, hair salons and barbershops have had to make adjustments and adopt new procedures to run their businesses.

COVID-19 is a respiratory infection that attacks the lungs and can cause a range of mild to moderate breathing difficulties. Older people and people with underlying medical conditions such as cardiovascular disease, diabetes, chronic respiratory disease and cancer are more vulnerable to catching the virus.

Some of the most common ways of spreading COVID-19:

- » Infection can spread if an infected person coughs, sneezes or accidentally spits when speaking while within 2 metres of someone. This includes when cutting a client's hair or sitting close to someone who is infected
- » If an infected person touches any surfaces, the virus can stay active for up to 48 hours but does become weaker over time. High-risk surfaces include door handles, hairdressing tools and other surfaces
- » If you touch hands with an infected person, then touch your face or mouth you could become infected. This could also include when handling cash from a client

Solutions:

- » Clients should attend by appointment only to reduce the number of people waiting
- » Keep clients to their time slots and do not allow appointments to overrun to save people waiting
- » Provide hand sanitiser for all clients and staff
- » Provide P.P.E. for all staff, including face coverings
- » All clients should be advised and encouraged to wear face coverings when visiting the salon or barbershop. This is currently at your discretion but the Government guidelines may change
- » Spread out your workstations if possible and/or install perspex shields or screens between workstations
- » Tape the floor with distancing markings in and around workstations
- » Ask staff to stay at their delegated workstations and not to share tools.
- » Clean and sanitise all surfaces and workstations between each client



- » Keep the premises well ventilated throughout the day
- » Implement and encourage electronic payments to reduce cash handling
- » Collect contact information from all clients in case of an outbreak to trigger the NHS Test and Trace system
- » Split staff into teams or shift groups, then stagger shift start times and break times for your staff
- » Encourage staff to bring their own food and drinks
- » Use social distancing markers in staff rooms, toilets, changing rooms etc.
- » Use additional space in the building if any is available or use outside areas if possible
- » Members of staff should not come in to work for 2 weeks if they show any COVID symptoms or until they have had a COVID test
- » Keep up to date with Government guidelines and adjust your procedures as necessary

For further examples, read our blog about ["How to keep your staff and customers safe in your barbershop or hair salon"](#)

All solutions are based on guidance at time of publication.



What can you do to reduce risks?



If you haven't already done so, implement an accident book to log all accidents no matter how minor.

Make sure your staff are thoroughly trained and kept up to date with the latest health and safety procedures.

Regularly clean and tidy as you go throughout the day, and implement a cleaning rota.

Review your business's risk assessment every 6 – 12 months and update when new risks emerge. Keep your insurance details up to date in line with your risk assessment to ensure you have the right cover in place.

How to fill in a risk assessment

- 1/ Ask your team to contribute by adding any risks they have seen or have been involved in. This could form part of regular training.

2/ Walk around your salon or shop and make a note of all the potential hazards or risks you can identify.

3/ Read through your accident book and write down any risks that you haven't noted so far based on previous incidents that have occurred.

4/ Once you have listed the risks and hazards, it's then time to think about the outcome of the risks. What could happen, what is the worst-case scenario, how could someone be injured or hurt?
- 5/ Next, think about solutions that could be implemented to help prevent a risk or hazard.

6/ Write down any further actions that should be taken or any issues that need resolving in order to complete the risk assessment.

7/ Document who is responsible for making sure these actions/tasks are carried out in order for the risks to be reduced or prevented.



WHAT IS THE HAZARD?	WHAT IS THE RISK?	WHAT IS THE PREVENTATIVE MEASURE?	NEXT STEPS	ACTIONED BY WHOM AND WHEN
e.g. Slip or trip	Excess water splashing onto the floor during hair washing	Place wet floor signs in the area to warn others, mop and dry any excess water on the floor	Store a 'Caution! Wet floor' sign near the workstations.	

RISK ASSESSMENT



Business name

Date of assessment

Review date

WHAT IS THE HAZARD?	WHAT IS THE RISK?	WHAT IS THE PREVENTATIVE MEASURE?	NEXT STEPS	ACTIONED BY WHOM AND WHEN

Who are we and how can we help?

Having the right type of insurance in place for a demanding high-street business is about more than providing valuable protection and peace of mind. It is vital for a successful business. The Retail Mutual has used its extensive knowledge and years of experience of independent retailers to provide an alternative to insurance. This means we can be more flexible in our approach, whilst still meeting the fundamental requirements you expect from insurance, such as offering support, security, peace of mind and financial protection when you most need it.



Cover options include:

- » Public liability
- » Employers' liability
- » Stock and contents
- » Business interruption
- » Buildings cover



No admin fees, no cancellation fees, no broker fees



Dedicated UK call centre



Owned by our Members

0%

Interest-free instalments



Over 5,000 Members

Join like-minded business owners

For more information visit:

www.theretailmutual.com/hairsalons or
www.theretailmutual.com/barbershops



We also have home cover and landlord cover available for anyone associated with the retail industry (e.g. retired retailers, retail owners, retail employees), offering protection for your home and contents.

As a self-employed, independent retailer, running your own business can put a lot of stress and strain on your health. The Retail Mutual has teamed up with Westfield Health to offer health cover solutions, giving Members access to prompt diagnosis and treatment.



Home Cover



Landlord Cover



Health Cash Plan



Access Surgery Health Cover



THE RETAIL
MUTUAL

CALL US ON -- 0333 2121 007

8.30am to 5.30pm, Monday to Friday
Closed Weekends and Bank Holidays

EMAIL -- info@theretailmutual.com

www.theretailmutual.com

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