



**Atlas**  
Insurance

# Atlas Beauty Plan *Insurance*

Summary of Cover



People you can *trust*

[atlas.com.mt](https://atlas.com.mt)

## What's special for you

Personal Accident	FREE for one named person*
Money	FREE UP TO €1,000*
Damage to Shop Window	FREE UP TO €1,000*
Theft by Employees	FREE UP TO €1,000*
Emergency Services	FREE UP TO €250*
Goods in Transit	FREE UP TO €1,000*

### Cover Overview

This overview does not contain the full terms and conditions of the Beauty Plan. A copy of the standard Beauty Plan wording is available on request. Clients may choose from the following sections available under this policy.

<b>Buildings &amp; Contents</b>	<p>Loss, destruction or damage by:</p> <ul style="list-style-type: none"> <li>Specified perils including fire, lightning, explosion, civil commotion, persons taking part in labour disturbances, malicious persons, storm, flood, escape of water from any water tank apparatus or pipes and impact by any road vehicle or animal</li> <li>Theft and attempted theft</li> <li>Any other accidental physical loss, destruction or damage to property insured, except to excluded property and/or losses by excluded causes.</li> </ul>
<b>Business Interruption</b>	Cover for the purely financial effects (loss of income) of damages covered under the Buildings and Contents section; benefits are paid out to replace a portion of lost income for up to 12 months.
<b>Money</b>	<p>Accidental loss of money, including hold-up risk whilst on the premises and in transit.</p> <p><b>FREE UP TO €1,000</b></p>
<b>Glass</b>	<p>Breakage of fixed glass, any resultant costs of boarding up, repairing frames and fittings, replacing lettering and decoration.</p> <p><b>FREE UP TO €1,000</b></p>
<b>Employers' Liability</b>	Provides protection for the employer if held legally liable for an accident arising out of the employment relationship whilst in Malta and abroad.
<b>Public, Products &amp; Treatments Liabilities</b>	<p>Provides protection against legal liability of the insured to pay damages to third parties in respect of:</p> <ul style="list-style-type: none"> <li>accidental bodily injury (including death or disease)</li> <li>accidental loss or damage to property</li> </ul> <p>Refer to next page for further details.</p>
<b>Personal Accident</b>	<p>Provides benefits which are payable in the event of accidental bodily injury to any insured person resulting in death, permanent total or partial disablement and temporary total disablement</p> <p><b>FREE FOR ONE NAMED PERSON up to a fixed benefit of €25,000</b></p>
<b>Goods in Transit</b>	<p>This insurance protects against the risk of loss of or damage to goods whilst being collected or delivered anywhere in Malta.</p> <p><b>FREE UP TO €1,000</b></p>
<b>Machinery Breakdown</b>	Covers accidental, sudden and unforeseen physical loss or damage to the insured's plant and machinery, including losses arising from mechanical and electrical breakdown.
<b>Electronic Equipment</b>	<p>Sudden and unforeseen physical loss or damage to computer equipment and other electronic equipment can also be extended to cover:</p> <ul style="list-style-type: none"> <li>the cost of replacing proprietary software programmes, fixed discs containing other information, current and back-up computer records (excluding paper records) incorporating stored programmes and/or information following material damage</li> <li>increased cost of working when equipment suffers insured damage</li> </ul>

\*Applicable only if salon is insured under the Buildings and Contents Section.

## Public, Products & Treatment Liabilities Insurance

**This section provides protection against legal liability of the insured to pay damages to third parties in respect of:**

- Accidental bodily injury (including death or disease)
- Accidental loss of or damage to property

**The Beauty Plan provides cover when the insured is:**

- carrying out professional treatment
- supplying and delivering products
- taking part in seminars, promotional activities and trade fairs

**Cover is automatically extended to include:**

- compensation should the insured have to attend court
- financial losses which the insured's clients may incur, as a result of a treatment given and for which the insured has been found responsible
- any treatments which were given for up to 3 years prior to inception of cover





## Our Offices

### Head Office

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### Żebbuġ

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Atlas Insurance PCC Limited is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets.

Intermediary