# Insurance Survey Results IPGDA Members November 2016

A total of 59 responses where received on foot of the survey.

#### **Education & Qualification**

84% of respondents advised they where

trained & qualified Groomers while **16%** advised they where self taught Groomers.

#### Add On's

35% of respondents sell Retail Products on site

0.5% of respondents also board Dogs

# **Length of Grooming Experience**

- 0 2 Years **25%**
- 2 4 Years 14%
- 4 6 Years 15%
- 6 8 Years 8%
- 8 Years or More 37%

How long is a piece of string?





## **Grooming Locations**

- .06% of Groomers work form there home premises
- 32% of Groomers work from home but separate building (Garage or unit)
- .03% of Groomers work form their home with the salon attached
- 49% of Groomers work form a commercial Unit
- 13% of Groomers work from a cabin or a shed in the yard

#### **Salon Entrances**

67% of salons have there own entrance

#### Insurance

20% of Groomers don't have insurance

28% of Groomers shop around each year

## **Insurance Companies**

FBD 15% Insured

Mullins .06 Insured

Pet Business Insurance 35% Insured

Grogans 22% Insured

72% of Groomers renew with the same company

#### Claims

Only **0.06%** of Groomers made a claim in the last 5 years

#### Claims

Personal Accident accounted for 50% of Claims
Burglary 25% & Injured dog 25%

#### Claims

0% of Groomers who made a claim had their claim declined



# What Groomers believe is important with Insurance

Value for Money 72%
Having the right cover 79%
Protecting your customer/dog 88%
Protecting your business 79%
Protecting you in the event of an injury 74%
Protecting your equipment 77%
Protecting your premises 72%
Glass or Window cover 0%
Liability Insurance 83%
Accidental damage 71%

#### **Insurance Difficulties**

15% of groomers experienced Difficulties getting insured as the salon and home share the same entrance (Driveway)



# What is a reasonable price for Insurance

€200 - €300 22% €301 - €400 37% €401 - €500 25% €501 - €600 11%

The fast majority of groomers believe that €301 to €400 is a reasonable price for grooming insurance

91% of groomers agree that its important they receive the full facts of the policy over the phone

64% of respondents are confused by the complexity of grooming insurance

**69%** of Groomers work Alone

31% of Groomers employ staff

72% of groomers that employ staff employ 1 other person

### Alarms

**32%** of groomers have alarms installed on their premises

# **CCTV**

**22%** of groomers have CCTV installed on their premises



