GUIDANCE NOTE

Freelance Stylists Working in Care Settings

Issued by the Hair & Barber Council | March 2025

For the attention of all State Registered Hairdressers working in residential and care environments

INTRODUCTION

An increasing number of State Registered Hairdressers and Barbers work on a freelance or mobile basis within care homes, residential settings, and supported living environments. This is a valued and important service — for many residents, a regular hair appointment is a significant part of their wellbeing and dignity.

However, the care setting introduces risks and responsibilities that differ from other freelance or salon work, and members working in this environment should be clear about the boundaries of their professional role and the limits of their insurance cover. This guidance note sets out the key issues members should be aware of.

YOUR ROLE AS A VISITING STYLIST

When you attend a care home or residential setting as a freelance stylist, your professional role is to provide hairdressing or barbering services. That is the activity your training covers, your registration reflects, and your insurance protects.

It does not extend to the care, supervision, escorting, or physical handling of residents — even informally, and even if asked to do so by care home staff.

THE INSURANCE POSITION

Standard public liability insurance for hairdressers and barbers is scoped to cover the risks associated with providing hairdressing services. It does not cover liability arising from the movement, escorting, or physical assistance of vulnerable adults.

If a resident sustains an injury, suffers a fall, or experiences a medical episode while in your care or custody — for example, while you are collecting them from their room — you are likely to be entirely uninsured for any resulting claim. This is a serious personal liability exposure.

Members should not assume that their existing public liability policy covers any activity beyond the provision of hairdressing services. If in doubt, contact your insurer directly and ask them to confirm the precise scope of your cover in writing.

WHEN A CARE HOME ASKS YOU TO ESCORT RESIDENTS

It is not uncommon for care home staff to ask visiting stylists to collect residents from their rooms, return them after appointments, or assist with their movement within the building. Members should be aware that:

- This falls outside the scope of your professional role
- You are not trained in the moving and handling of vulnerable adults
- You are not insured for this activity
- You may be exposed to personal liability if something goes wrong

The appropriate response is to decline politely but firmly. A suggested form of words is:

> *“I’m very happy to continue providing hairdressing services as normal, but my insurance only covers me for hairdressing activities. Escorting or assisting residents falls outside my cover, so I’m not in a position to take on that responsibility. I need your team to bring residents to and from the salon as part of the appointment.”*

The movement of residents within a care home is the responsibility of the care home and its staff, and should be managed accordingly.

IF THE CARE HOME WILL NOT ACCOMMODATE THIS

If a care home insists that escorting residents is a condition of the contract and will not make alternative arrangements, members face a difficult decision. The Hair & Barber Council’s advice is clear:

> **Do not take on uninsured liability in order to preserve the work.**
>
> The financial and legal consequences of an incident involving a vulnerable adult — a fall, a medical episode, an allegation of improper handling — could be severe and long-lasting. No contract is worth that exposure.

Members in this situation may wish to put their position in writing to the care home manager, referencing their insurance position, so that there is a clear record that the issue was raised.

ADDITIONAL CONSIDERATIONS FOR CARE SETTINGS

DBS Check

Although not a legal requirement for hairdressers, holding an enhanced DBS (Disclosure and Barring Service) certificate demonstrates professionalism and may be required by some care homes as a condition of access. It is good practice for any member working regularly with vulnerable adults.

Infection Control

Care home residents may be immunocompromised or otherwise vulnerable. Members should ensure their infection control practices meet the standards set out in the Hair & Barber Council's Minimum Professional Standards, and should follow any additional protocols required by the care home.

Consent

Where a resident has dementia or lacks capacity, consent for hairdressing services should be obtained in accordance with the care home's own procedures. Members should not proceed with a service where a resident is distressed or has not consented, and should raise any concerns with a member of care staff.

SUMMARY

Situation	Position
Providing hairdressing services in a care home salon	Within scope — covered by standard Personal Liability (PL) insurance
Escorting residents to and from the salon	Outside scope — not covered by standard PL insurance
Physically assisting or handling residents	Outside scope — specialist training required
Resident sustains injury during a hairdressing service	Covered subject to policy terms
Resident sustains injury while in stylist's escort care	Not covered — personal liability exposure

FURTHER ADVICE

Members with questions about their insurance position should contact their insurer directly. The Hair & Barber Council recommends that all members working in care settings review their policy documentation carefully and obtain written confirmation of the scope of their cover.

For further guidance, contact the Hair & Barber Council at **registrar@haircouncil.org.uk** or telephone **020 8760 7010**.

This guidance note is provided for general information purposes. It does not constitute legal or insurance advice. Members should seek independent professional advice where appropriate.