

Endorsement

Policy Number: 9349153



INSURANCE DETAILS

Period of Insurance:	From 15 June 2022 to 14 June 2023, both days inclusive
Underwritten by:	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Payment method	Payment by Broker's Account
Reason for issue:	Amendment
Endorsement Effective:	15 June 2022
Endorsement Reason:	For More Than One Amendment

INSURED DETAILS

Insured:	Mrs Caroline Livingstone T/A BU Aesthetics
Address:	38, Mount Road, Upton, Wirral, CH49 6JB
Additional Insureds:	For Additional Insureds refer to the Treatments to be Insured section below
Description of activities:	Cosmetic Clinic
General terms of conditions wording:	The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

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COSMETIC INSURANCE

MEDICAL MALPRACTICE

Section Wording:	16756 WD-HSP-UK-HFC-MM(1)	
Insurer:	Hiscox Insurance Company Limited	
Limit of Indemnity:	£5,000,000	
Limit applies to:	any one claim and in aggregate including defence costs	
Excess:	Excess for category A treatments:	£0
	Excess for category B treatments:	£0
	Excess for category K treatments:	£0
Excess applies to:	each and every claim including defence costs and expenses	
Estimated Annual Turnover:	£50,000.00	
Retroactive Date:	15/06/2017	
Geographical limits:	United Kingdom	
Applicable courts:	United Kingdom	

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TREATMENTS TO BE INSURED

PRACTITIONER NAME	CAPACITY	TREATMENTS INSURED
Caroline Livingstone	Nurse	Botox / Dysport / Vistabel / Xeomin / Azzalure / Bocouture (A)
		Chemical Peels (excluding Phenol) (A)
		Aliaxin (A)
		Belotero Hydro / Soft / Balance / Intense / Volume / Lips / Lips Shape / Basic Sense (A)
		IntraLine (A)
		Juvederm Ultra/Volift /Volbella /Volite /Voluma/Vollure/ Lidocaine/ Volux Range
		Perfectha Fine Lines / Derm / Deep / Complement / SubSkin (A)
		Profilo (A)
		Restylane / Touch / Perlane / Lipp / Lidocaine / Defyne / Fynesse / Kysse / Refyne / Volyme / Lyft (A)
		Stylage (A)
		Sunekos (A)
		Teosyal Global Action / Touch up / First Lines / Deep Lines / Kiss / Ultra Deep / Pure Sense / Redensity I / Redensity II / Ultimate / RHA (A)
		Uma Juenesse (A)
		Viscoderm (A)
		Dermaplaning (K)
		Micro Needle Therapy (K)
		Deso Face & Body (A)
		MaiLi (A)
		Obagi Blue Peel Radiance (A)
		Obagi Prescription topical skin care (A)
		Toskani- TKN HA3 (A)

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Endorsements

6460.0	Removal of cover: Genital work
36	Removal of cover: communicable diseases
37	Removal of cover: specific communicable diseases
38	Removal of cover: epidemic or pandemic diseases
6711.0	Removal of cover: treatment of minors

PUBLIC AND PRODUCTS LIABILITY (WORK AWAY)

Section Wording:	16774 WD-HSP-UK-HFC-PLW(1)
Insurer:	Hiscox Insurance Company Limited
Limit of Indemnity:	£2,000,000
Limit applies to:	any one claim and in the aggregate
Excess:	£250
Excess applies to:	each and every claim
Geographical limits:	United Kingdom, The Channel Islands, Isle of Man and Northern Ireland
Jurisdictional limits:	United Kingdom, The Channel Islands, Isle of Man and Northern Ireland

What is not covered

Claims first brought in the USA or Canada are not covered

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PERSONAL ACCIDENT

Section Wording: 16772 WD-HSP-UK-HFC-PA(1)
Insurer: Hiscox Insurance Company Limited
Capital benefit: £25,000
Weekly benefit: £250 per week, but not beyond 104 weeks
Insured persons: Directors, trustees, partners and employees of the insured
Operative time: Occupational only

Additional Cover (in addition to the overall benefit insured above)

Funeral expenses	£5,000
Medical expenses	£10,000
Physiotherapy treatment expenses	£5,000
Counselling expenses	£5,000
Workplace alternation expenses	£5,000
Recruitment expenses	£5,000
Retraining expenses	£5,000
Illness	Not Covered
Compassionate Leave	Not Covered

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MEDICAL MALPRACTICE - ENDORSEMENTS

Clause 6460.0

Removal of cover: Genital work

The following is added to What is not covered, A. Genital work - any business activity performed on any client's genitalia with the exception of laser hair removal.

Clause 36

Removal of cover: communicable diseases

As used in this endorsement, communicable disease means any communicable, infectious or contagious disease, including any related variation, strain, virus, complex or syndrome. This includes, but is not limited to:

- a. influenza A (H5N1) (also known as 'avian flu' or 'bird flu');
- b. influenza A (H1N1) (also known as 'swine flu');
- c. coronavirus disease (COVID-19);
- d. severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); or
- e. any strain, virus, complex or syndrome that is related to anything in a. to d. above.

We will not make any payment under the Public and products liability or Public and products liability for work away sections of the policy for any claim, interruption, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any communicable disease, including any fear or threat of any such communicable disease.

Clause 37

Removal of cover: specific communicable diseases

We will not make any payment for any claim or loss directly or indirectly due to, contributed to by, or in connection with:

1. influenza A (H5N1) (also known as 'avian flu' or 'bird flu');
2. influenza A (H1N1) (also known as 'swine flu');
3. coronavirus disease (COVID-19);
4. severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
5. any strain, virus, complex or syndrome that is related to anything in 1. to 4. above;
6. any fear or threat of 1. to 5. above; or
7. any action taken in controlling, preventing, suppressing or in any way relating to 1. to 4. above.

Clause 38

Removal of cover: epidemic or pandemic diseases

We will not make any payment for any claim or loss directly or indirectly due to, contributed to by, or in connection with any communicable disease, which leads to:

1. the imposition of quarantine or restriction in the movement of people or animals by any national or international body or agency;
2. any travel advisory or warning being issued by a national or international body or agency;
3. any fear or threat of any communicable disease, or of 1. or 2. above; or
4. any action taken in controlling, preventing, suppressing or in any way relating to any communicable disease, or to 1. or 2. above.

Clause 6711.0

Removal of cover: treatment of minors

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What is not covered, A. 30. is amended to read as follows:

We will not make any payment for any claim or loss directly or indirectly due to:

1. any treatment or surgery performed on anyone under 18 years of age at the time of such treatment or surgery. However, the following treatments or surgeries can be performed on anyone under 18 years of age, provided that you obtain their parent's or legal guardian's prior written permission:

- a. laser or IPL hair removal
- b. removal of moles, skin tags, verrucae, cysts, warts and milia
- c. electrolysis
- d. microneedling
- e. microdermabrasion
- f. general beauty
- g. chemical peels for acne
- h. hydra facial
- i. hairdressing
- j. ear piercing

2. any of the following treatments or surgeries performed on anyone under 11 years of age at the time of such treatment or surgery:

- a. laser or IPL hair removal
- b. removal of moles, skin tags, verrucae, cysts, warts and milia
- c. electrolysis
- d. microneedling
- e. microdermabrasion
- f. general beauty
- g. chemical peels for acne
- h. hydra facial

The following is added to How much we will pay, Special limits:

Treatment of minors

For any claims directly or indirectly due to:

a. any laser or IPL hair removal performed on anyone under 14 years of age at the time of the treatment, the excess shown in the schedule is amended to £2,500 each and every claim, including defence costs; or

- b.
 - (i). any removal of moles, skin tags, verrucae, cysts, warts and milia;
 - (ii). electrolysis;
 - (iii). microneedling;
 - (iv). microdermabrasion;
 - (v). general beauty;
 - (vi). chemical peels for acne; or
 - (vii). hydra facial, performed on anyone under 14 years of age at the time of the treatment, the excess shown in the schedule is amended to £1,500 each and every claim, including defence costs.

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USING YOUR INFORMATION

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com.

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy

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INFORMATION ABOUT US

This Insurance is effected with Hiscox Insurance Company through:

HFIS plc T/A Hamilton Fraser Insurance, Premiere House, 1st Floor, Elstree Way, Borehamwood, WD6 1JH.

This Certificate is issued in accordance with the authorisation granted to Hamilton Fraser Insurance by Hiscox Insurance Company Ltd (the Underwriters).

Certificate Provisions

All premiums are payable to Hamilton Fraser Insurance at the address stated above in the currency of Pounds Sterling or Euros.

All claims are payable by the Underwriters, care of Hamilton Fraser Insurance at the address stated.

This insurance shall be governed by the law of England, whose courts shall have jurisdiction in any dispute arising hereunder, and any summons, notice or process to be served upon the Underwriters for the purpose of instituting any legal proceedings against them in connection with this insurance may be served upon Hiscox Insurance Company Ltd, 1 Great St Helens, London, EC3A 6HX, United Kingdom.

It is expressly understood and agreed by the Insured by accepting this Certificate that Hamilton Fraser Insurance is not one of the Underwriters hereunder and neither is nor shall be in any way or to any extent liable for any loss or claim whatsoever, but the Underwriters hereunder are only those Underwriters whose names can be ascertained in the Contract.

This insurance is made and accepted subject to all the provisions, conditions and warranties set forth herein or in any forms or endorsements attached hereto, all of which are to be considered as incorporated herein and any provisions or conditions appearing in any forms or endorsements attached hereto which alter the Certificate provisions stated above shall supersede such Certificate provisions insofar as they are inconsistent therewith.

This Certificate shall not be assigned either in whole or in part without the written consent of Hamilton Fraser Insurance endorsed hereon.

If you have any complaints concerning your insurance, please contact Hamilton Fraser Insurance.

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helen's London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

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COMPLAINTS PROCEDURE

At Hamilton Fraser we aim to provide our clients with the best possible service. If you are not satisfied with the level of service provided by us, we will endeavour to resolve this as soon as possible.

How to make a Complaint

- Writing to The Director of Insurance, Hamilton Fraser, Premiere House, Elstree Way, Borehamwood, Hertfordshire WD6 1JH
- Telephoning 0345 310 6300
- E-mailing complaints@hamiltonfraser.co.uk

If your complaint concerns the provision of (or failure to provide) a service by another firm authorised by the Financial Conduct Authority, such as an insurer, we will promptly provide you with the full contact details for the firm and ensure that your complaint is re-directed to the correct company without delay.

We will endeavour to resolve your complaint at the earliest possible stage. We will thoroughly investigate the matter and will usually send our response to you in writing no later than eight weeks after receipt of your complaint.

We will keep you informed of our progress and the measures being taken to resolve your complaint. If our final response is not issued within eight weeks of the date we received your complaint, we will write to you explaining why we have been unable to resolve your complaint and indicate when we will make further contact. You are welcome to contact us at any time to check the status of our investigation.

Referring your complaint to the Financial Ombudsman Service

If, after making a complaint to us, you feel that the matter has not been resolved to your satisfaction (or if your complaint remains unresolved after 8 weeks of initially telling us); if you are an eligible complainant you may be able to refer your complaint to the Financial Ombudsman at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Tel: 0800 023 4567

In some circumstances a complaint may not be eligible for referral to the Financial Ombudsman Service. In such cases you will receive guidance from staff at the Ombudsman about your options, or you may wish to seek your own professional or legal advice.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk