

Item 1:	Policy Number: CIA-MM-17-11-019
Item 2 :	Name and Address of Company: Skinox Aesthetics Ltd Skinox, Second Floor, Artisan house 6 Princess Road West Leicester LE1 6TP
Item 3:	Policy Period: From:17-Nov-2021 to 16-Nov-2022
Item 4:	Business Description: Aesthetic Practitioner. Refer to attached policy endorsement(s) for Treatment(s) provided under this policy.
Item 5:	Limit of Indemnity: £5,000,000 Each and every claim and in aggregate (including defence costs)
Item 6:	Excess: As detailed in attached policy Statement of Fact.
Item 7:	Premium: £ 1,061.10 Plus 12.0% UK IPT



Item 8:	<p>Date of Proposal:</p> <p>This Insurance is based on the information supplied on Friday, 19 November 2021</p>
Item 9:	<p>Retro Active Date:</p> <p>31-Oct-2017</p>
Item 10:	<p>Geographical Limits:</p> <p>United Kingdom, Channel Islands and Isle of Man</p>
Item 11:	<p>Applicable Courts:</p> <p>United Kingdom, Channel Islands and Isle of Man</p>
Item 12:	<p>Extensions of Cover (included within, and not in addition to, the Limit of Indemnity):</p> <p>Free run off cover for 5 years in respect of death, maternity, retirement and permanent disability.</p> <p>PR expenses - £ 50,000</p> <p>Credentialing, advocacy and advice - £ 50,000</p> <p>Breach of confidentiality (excluding cyber liability) - £ 50,000</p> <p>Intellectual property – £ 50,000</p> <p>Coroners inquests – up to the full limit of indemnity</p> <p>Court attendance costs - £ 100/day for employees and £ 250/day for directors up to a maximum £ 25,000 any one period of insurance</p> <p>Defamation – up to the full limit of indemnity</p> <p>Dishonesty of employees- £ 25,000</p> <p>Loss of docs - £ 50,000</p> <p>Representation costs - £ 50,000</p> <p>Medico-legal helpline – up to one hour complimentary access per policy period</p>
Item 13:	<p>Policy Wording:</p> <p>ArgoGlobal Medical Malpractice Wording C/INS V1</p>
Item 14:	<p>Address for Notification of Claims:</p> <p>Red Insure LTD Park House Grosvenor Park Road Chester CH1 1QQ</p>



Item 15:	Endorsements and Exclusions: Absolute Abuse Exclusion AIDS and Hepatitis Exclusion Use of Instruments Warranty (please refer to wording for all others)
Item 16:	Additional Insureds: Not applicable
Item 17:	Insurers: 100% Syndicate 1200 at Lloyd's per Binding Authority Agreement Number: UMR B1262BW0216719

Important Information: This Insurance is effected with ArgoGlobal through Cosmetic Insure, a trading style of

Red Insure Ltd

Park House, Grosvenor Park Road, Chester, Cheshire CH1 1QQ in accordance with the
Delegated Authority Agreement granted under the Unique Reference No B1262BW0216719 to
Red Insure Ltd trading as Cosmetic Insure.

This schedule has been signed and dated:

Date schedule produced *Friday, 19 November 2021*

Authorised signatory for Cosmetic Insure on line signature: _____



Insured:	Skinox Aesthetics Ltd		
Attaching to and forming part of Policy Number:	CIA-MM-17-11-019		
With Effect From:	17/11/2021	to	17/11/2022
	(Both dates inclusive of GMT)		

Practitioner:	AMIT SHAH
Title:	PHARMACISTS
Type Of Cover:	REQUIRED

Activities Covered		
Procedures:	Products:	Excess £
Botulinum Toxin	Azzalure,Bocouture ,Botox,Dysport,Neurobloc,Vistabel,Xeomin	Nil
Chemical Peels (depth as per training received. Excludes Non-medics for Deep Peels)		Nil
Dermal Filler procedures - Excluding Genital areas and Buttocks	Belotero,Intraline Men,Intraline One,Intraline Two,Juvederm,Pain relief injections / creams,Revolax	Nil
Hyaluronidase		Nil
IV Drips, IM/ Vitamin Booster injections (For prescription products the prescriber must have a minimum 12 months experience in carrying out the procedure)		250.00
Medical Skin Needling (depth as per training received. Non-medics up to 2.0mm face and 2.5mm body only)		Nil
Medical Skin Needling (2.5mm face and 3mm body) - Collagen Induction Therapy - inc. the application of topical anaesthetic cream		Nil
Microdermabrasion and Hydradermabrasion		Nil

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Application of branded skin care products		Nil
Sale or supply of high-end skin care and nutritional supplement products		Nil
Miscellaneous work as disclosed to and accepted by us and as detailed in the applicable endorsement to this policy	Mesotherapy (PPC) for the removal of localised fat - N/A	1,000.00
Prescribing of High End Skin Care & Nutritional Supplements		Nil
Prescribing / supply of appetite suppressing Drugs (Saxenda, Ozempic and oral Semaglutide)		1,500.00
Fat Dissolving injections ** Full list of the Acceptable Treatments are noted on Endorsement Ref C/INS 024**	Aqualyx, Celluform, DesoBody/DesoFace, Kybella, Lipostabil	250.00
Training others in any of the treatments listed – Excess as per treatment		Nil

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Practitioner:	ANU WANI
Title:	DOCTOR
Type Of Cover:	REQUIRED

Activities Covered		
Procedures:	Products:	Excess £
Botulinum Toxin	Azzalure, Bocouture, Botox, Dysport, Neurobloc, Vistabel, Xeomin	Nil
Chemical Peels (depth as per training received. Excludes Non-medics for Deep Peels)		Nil
Dermal Filler procedures - Excluding Genital areas and Buttocks		Nil
Hyaluronidase		Nil
Medical Skin Needling (depth as per training received. Non-medics up to 2.0mm face and 2.5mm body only)		Nil
Medical Skin Needling (2.5mm face and 3mm body) - Collagen Induction Therapy - inc. the application of topical anaesthetic cream		Nil
Application of branded skin care products		Nil
Sale or supply of high-end skin care and nutritional supplement products		Nil
Prescribing of High End Skin Care & Nutritional Supplements		Nil
Training others in any of the treatments listed – Excess as per treatment		Nil

Insured:	«Client_Name»		
Attaching to and forming part of Policy Number:	«policyNo»		
With Effect From:	«effectiveDate»	to	«renewelDate»
	(Both dates inclusive of GMT)		



Insured:	Skinox Aesthetics Ltd		
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Practitioner:	KAREN BRERETON NEE LIGGINS
Title:	NURSE
Type Of Cover:	REQUIRED

Activities Covered		
Procedures:	Products:	Excess £
Botulinum Toxin	Azzalure, Bocouture, Botox, Dysport, Neurobloc, Vistabel, Xeomin	Nil
Chemical Peels (depth as per training received. Excludes Non-medics for Deep Peels)		Nil
Dermal Filler procedures - Excluding Genital areas and Buttocks		Nil
Hyaluronidase		Nil
Medical Skin Needling (depth as per training received. Non-medics up to 2.0mm face and 2.5mm body only)		Nil
Medical Skin Needling (2.5mm face and 3mm body) - Collagen Induction Therapy - inc. the application of topical anaesthetic cream		Nil
Application of branded skin care products		Nil
Sale or supply of high-end skin care and nutritional supplement products		Nil
Prescribing of High End Skin Care & Nutritional Supplements		Nil
Training others in any of the treatments listed – Excess as per treatment		Nil

Insured:	«Client_Name»		
Attaching to and forming part of Policy Number:	«policyNo»		
With Effect From:	«effectiveDate»	to	«renewelDate»
	(Both dates inclusive of GMT)		

Insured:	Skinox Aesthetics Ltd		
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With Effect From:	17/11/2021	to	16/11/2022
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Ref C/INS 006

Additional extensions of cover

Section 4: Extensions of cover, sub section 4.1 Breach of confidentiality is amended as follows:

4.1 Breach of confidentiality

We agree to indemnify you in respect of your civil liability for any claim for compensation arising from any breach of confidentiality including any infringement of the Data Protection Act 1998.

The most we will pay you under this section is GBP 50,000 each and every claim and in the aggregate in any one period of insurance, however, this extension does not apply to any costs or expenses you incur in replacing, reinstating, rectifying or erasing any personal data.

The following is added to Section 4: Extension of cover:

Court attendance costs

We agree to provide court attendance costs you incur where you are legally compelled to attend a civil proceeding as a witness in a claim covered by this policy.

The most we will pay you under this section is GBP 100 per day for employees and GBP 250 per day for directors up to a maximum GBP 25,000 any one period of insurance.

Representation costs

We agree to pay costs of representing you at any properly constituted investigation, first discovered during the period of insurance. The most we will pay you under this section is GBP 50,000 each and every claim and in the aggregate in any one period of insurance.

In all other respects the policy remains unaltered.

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Ref C/INS 014

Supply of products endorsement

The following replaces Exclusion 5.7 Supply of goods in its entirety:

any claim arising out of

- a. the manufacture of any products, or the construction, alteration, repackaging, repair, servicing, or treating of any products sold, supplied or distributed by you, or
- a. the failure of any product to fulfil the purpose for which it was designed, or to perform as specified, warranted or guaranteed.

However, this exclusion does not apply to the following activities provided that they form part of your business and have previously been disclosed to and accepted by us:

- a. the relabelling of any product;
- b. the blending of aromatherapy oils;
- c. any book, brochure, CD, DVD or downloadable item which is produced by you and where you obtained the appropriate permissions or licences prior to the use of any third party content contained therein;
- d. the prescription of medication by any suitably qualified prescriber employed by you or providing your business on your behalf and where C/INS 007 Prescribing practitioners endorsement has been applied to this policy;
- e. the administration, sale, supply or distribution of any third party manufactured products, or
- f. the dispensing of any natural, herbal and alternative medicinal products (but excluding any metabolic aids, appetite suppressants or diet pills, unless otherwise agreed).

In respect of sections e. and f. above, it is a requirement that such products are sourced from local suppliers against whom you have a legal right of recourse.

In all other respects the policy remains unaltered.

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Ref C/INS 016

Extended notification period amendment

Section 4.7 Extended notification period is deleted in its entirety and replaced with the following:

4.7 Extended notification period. In the event that you do not renew or you cancel this policy due to:

- a. your retirement;
- b. your death;
- c. your permanent disability;
- d. the cessation of your business; or
- e. your maternity or paternity leave

Where you have elected and paid the applicable premium set out by us, we shall provide an extended reporting period to this policy under which claims can be first made against you and reported under the policy after the period of insurance has expired.

You must first give:

- a. six (6) months' written notice as to your intention to retire, take maternity or paternity leave or cease your business; or
- b. Thirty (30) days' written notice following your permanent disability or death.

All other terms and conditions of the policy will apply.

This extended reporting period will extend the period for which any claim covered by the policy and first made against you can be notified to us by a further five (5) years and shall commence on the day immediately following the expiry of the period of insurance however such extended reporting period:

- a. does not reinstate or increase the limit of indemnity;
- b. does not extend the period of insurance; and
- c. Will only apply to claims arising from business we knew about and which took place before the effective date of the cancellation or non-renewal of this policy.

This extended reporting period shall automatically cease should you effect another policy or upon non-payment of the applicable premium.

In all other respects the policy remains unaltered.

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Ref C/INS 019

Specified Dermal Filler Products

****Always ensure that the injector has a right of recourse against the supplier/manufacture and products are purchased from the local supplier/representative only who holds full products coverage and a written right of recourse against the manufacturer, wherever based****

Dermal Filler products used for the Dermal Filler treatment performed as part of **your business** and which are acceptable by **us** include:

With effect from 12/4/21 Cover is provided for All CE Marked Dermal Filler Products sourced from a reputable supplier for which there is right of recourse against the manufacturer. Products Liability Cover is excluded

Ref C/INS 023

Approved Appetite Suppressing Drugs:

1. *Saxenda*
2. *Ozempic*

For treatments involving Saxenda and Ozempic, or other semaglutide and liraglutide products, the Insured will ensure the client consents to their GP being informed that they have begun a course of this treatment. If the client declines consent then the treatment must not be provided.

Ref C/INS 024

Approved Fat Dissolving injections:

1. *Aqualyx*

Cosmetic Insure is a trading style of Red Insure LTD. Authorised and regulated by the Financial Services Authority (FSA). Company ref no: 6599229

Coverholder at **LLOYD'S**

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With Effect From:	17/11/2021	to	16/11/2022
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2. *Kybella*
3. *DesoBody/ DesoFace*
4. *Celluform*
5. *Lipostabil*
6. **Pluryal**
7. **Adipo Forte**

Ref C/INS 025

Telemedicine endorsement

We agree to indemnify you in respect of your civil liability for any claim arising from your work performed remotely or on-line where:

- a. your gross annual income derived from such work does not exceed 50% of your total annual gross income and of this;
- b. you have access to patient medical records at all times;
- c. you have informed consent procedures in place and escalation protocols in place;
- d. you have provided your clients with your terms and conditions of business in writing prior to the provision of your services, that must include;
 - i a waiver excluding your liability in contract and tort;
 - ii a clear statement that you are practising your professional business from the country specified in the Declaration;

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- iii a clear statement that the contract of services provided by you will be subject to the Law & Jurisdiction as specified in the schedule; and

The most we will pay you under this section is the limit shown in the schedule and is applicable to any one period of insurance.

In all other respects, the policy remains unaltered.



Certificate of Medical Malpractice Cover

Skinox Aesthetics Ltd

We act as Insurance Brokers for the above practitioner and we hereby certify that the following insurances are in force:

Insurer: Argo

Policy Number: CIA-MM-17-11-019

Type of Insurance: Medical Malpractice

Limit of Indemnity: 5 Million

Treatments:

- Botulinum Toxin
- Chemical Peels (depth as per training received. Excludes Non-medics for Deep Peels)
- Dermal Filler procedures - Excluding Genital areas and Buttocks
- Hyaluronidase
- IV Drips, IM/ Vitamin Booster injections (For prescription products the prescriber must have a minimum 12 months experience in carrying out the procedure)
- Medical Skin Needling (depth as per training received. Non-medics up to 2.0mm face and 2.5mm body only)
- Medical Skin Needling (2.5mm face and 3mm body) - Collagen Induction Therapy - inc. the application of topical anaesthetic cream
- Microdermabrasion and Hydradermabrasion
- Application of branded skin care products
- Sale or supply of high-end skin care and nutritional supplement products
- Mesotherapy (PPC) for the removal of localised fat

Coverholder at **LLOYD'S**

Cosmetic Insure is a trading style of Red Insure LTD. Authorised and regulated by the Financial Conduct Authority (FCA). Company ref no: 6599229

- Prescribing of High End Skin Care & Nutritional Supplements
- Prescribing / supply of appetite suppressing Drugs (Saxenda, Ozempic and oral Semaglutide)
- Fat Dissolving injections ** Full list of the Acceptable Treatments are noted on Endorsement Ref C/INS 024**
- Training others in any of the treatments listed – Excess as per treatment

Period of Cover: 17/11/2021 To 16/11/2022

Issued by Natalie Primrose

On behalf of Cosmetic Insure

Coverholder at **LLOYD'S**

Cosmetic Insure is a trading style of Red Insure LTD. Authorised and regulated by the Financial Conduct Authority (FCA). Company ref no: 6599229

Skinox Aesthetics Ltd
Skinox, Second Floor, Artisan house,
6 Princess Road West,
Leicester,
LE1 6TP

19 November 2021

Dear Skinox Aesthetics Ltd

Insured:	Skinox Aesthetics Ltd
Policy Number:	CIA-MM-17-11-019

We now have pleasure in enclosing the attached policy documents.

Please ensure you check the documentation carefully to ensure it meets with your requirements. You should particularly refer to the terms, conditions and exclusions referred to therein. All documentation should be kept in a safe place.

Your policy is based upon the information provided. Please advise us immediately if any details are incorrect. Please note that you have a continuing obligation to notify us of any material change in risk or circumstances during the currency of the policy in order that we can notify insurers and ensure the appropriate changes to the policy be made. Failure to do so could invalidate your policy.

Please also note that you are only insured for the treatments listed in your schedule and therefore you should advise us of any new treatments that you wish to add to your insurance policy before you begin practicing them.

Cover is subject to all Practitioners having completed third party training and hold certification for all of the treatments and should a claim arise you can provide, where requested by us, certificates to evidence this.

I trust you will find all in order. If you require any alterations or amendments, please do not hesitate to contact us.

Kind regards

Stewart Keating