

Schedule

Policy Number: 9349012



INSURANCE DETAILS

Period of Insurance: From 18 May 2022 to 17 May 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: Renewal

INSURED DETAILS

Insured: SK Aesthetics & Skincare Ltd T/A SK Aesthetics &/or SK Aesthetics Academy

Address: 42, Somercotes Road, , Birmingham, B42 2JR

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

Annual Premium:	£1,201.09	Annual Tax:	£144.13	Total:	£1,345.22
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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 for category A treatments:	£0
	Excess for category D treatments:	£1,500
	Excess for category J treatments:	£0
	Excess for category K treatments:	£0
Excess applies to:	each and every claim including defence costs and expenses	
Estimated Annual Turnover:	£20,000.00	
Retroactive Date:	18/05/2017	
Geographical limits:	United Kingdom	
Applicable courts:	United Kingdom	

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TREATMENTS TO BE INSURED

PRACTITIONER NAME	CAPACITY	TREATMENTS INSURED
Krystal Gonzales	Nurse	Cryolipolysis / CoolSculpting / Cool Tech (D)
		Dermaplaning (K)
		General Beauty Treatments (J)
		All Machines excluding Laser Lipolysis Machines - Skin Types 1-6 (D)
		Vitamin Infusion Therapy (A)
Sabrina Gonzales	Nurse	Botox / Dysport / Vistabel / Xeomin / Azzalure / Bocouture (A)
		Chemical Peels (excluding Phenol) (A)
		Belotero Hydro / Soft / Balance / Intense / Volume / Lips / Lips Shape / Basic Sense (A)
		Juvederm Ultra/Volift /Volbella /Volite /Voluma/Vollure/ Lidocaine/ Volux Range (A)
		Restylane / Touch / Perlane / Lipp / Lidocaine / Defyne / Fynesse / Kysse / Refyne / Volyme / Lyft (A)
		Revolax (A)
		Teosyal Global Action / Touch up / First Lines / Deep Lines / Kiss / Ultra Deep / Pure Sense / Redensity I / Redensity II / Ultimate / RHA (A)
		Cryolipolysis / CoolSculpting / Cool Tech (D)
		Dermaplaning (K)
		Micro Needle Therapy (K)
		Microblading (K)
		Plasma (All Machines excluding J Plasma) (D)
		Radio Frequency (All Machines excluding Genital Work entirely) (K)
		Ultrasound (K)
		Mesotherapy Skin Rejuvenation (A)
		TKN HA 3 SKIN BOOSTER (A)
		Vitamin Infusion Therapy (A)
Shanice Samuels	Beautician - Nvq Level 3	Chemical Peels (excluding Phenol) (A)
		Dermaplaning (K)
		Micro Needle Therapy (K)
		All Machines excluding Laser Lipolysis Machines - Skin Types 1-6 (D)

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Endorsements

1	Training Cover
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: Anytime

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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SALON & SURGERY LIABILITY INSURANCE

CONTENTS COVER

Section Wording: 16776 WD-HSP-UK-HFC-PYC(1)
Insurer: Hiscox Insurance Company Limited
Premises: 552, Walsall Road, Great Barr, Birmingham, B42 1LR

Item Description	Excess	Amount Insured
General Contents:	£250	£16,040
Documents:	£250	£0
Computer & Ancillary Equipment:	£250	£20,000
Rent Payable:	£250	£0

Excess applies to: each and every loss

Additional Cover (in addition to the overall limit/amount insured above)

Costs following glass breakage	£10,000
Additions to contents	£10,000 or 10% of the amount insured for contents, whichever is greater
Money - in the business premises while open for business or in a locked safe	£2,500
Money - in transit or at the home of any partner, director or employee	£2,500
Money - at all other times	£1,000
Money - non-negotiable instruments	£500,000
Identity fraud	£5,000
Personal effects	£1,000
Reconstitution of electronic data	£5,000
Reconstitution of other business documents	£5,000
Lock replacement	£10,000
Building damage by theft	£10,000
Personal assault - death	£10,000 per person
Personal assault - total loss, or permanent and total loss of use, of one or more limbs	£10,000 per person
Personal assault - total and irrecoverable loss of sight in one or both eyes	£10,000 per person

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Personal assault - disablement which totally prevents the injured person from carrying out all parts	£100 per week up to a maximum of 104 weeks
Metered water and fuel	£2,500
Undamaged tenant's improvements	£5,000
Contents temporarily elsewhere including whilst in transit	£25,000 or 10% of the amount insured for contents, whichever is less
Contents kept at home	£25,000 or 10% of the amount insured for contents, whichever is less

Special Limits	(included within and not in addition to the amounts insured)
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Fraud and dishonesty	£5,000
Computer breakdown	£5,000 total amount insured across all property sections combined

Endorsements

240.3	Minimum security condition
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BUILDINGS COVER

Section Wording: 16775 WD-HSP-UK-HFC-PYB(1)
Insurer: Hiscox Insurance Company Limited
Premises: 552, Walsall Road, Great Barr, Birmingham, B42 1LR

Item Description	Excess	Amount Insured
Buildings:	£250	£0
Landlords Fixtures & Fittings:	£250	£0
Tenants Improvements:	£250	£23,000
Rent Receivable:	£250	£0

Excess applies to: each and every loss

Special Excesses

Losses from subsidence: £1,000 each and every loss

Additional Cover (in addition to the overall limit/amount insured above)

Trace and access	£5,000
Emergency services	£5,000
Loss prevention costs	£25,000
Addition to buildings	£50,000
Inadvertent omissions	£500,000
Trees, shrubs and plants	£25,000

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BUSINESS INTERRUPTION COVER

Section Wording: 16777 WD-HSP-UK-HFC-PYI(1)
Insurer: Hiscox Insurance Company Limited

Item Description	Excess	Amount Insured	Indemnity Period
Loss of Income	nil	£20,000	12 months
Gross Profit	nil	£0	12 months
Outstanding Debts	nil	£0	Not applicable
Increased Cost of Working	nil	£0	12 months
Additional Increased Cost of Working	nil	£0	12 months

Excess applies to: each and every loss

Special Limits (included within and not in addition to the amounts insured)

Denial of access £100,000 or the total amount insured for Business Interruption, whichever is less
Suppliers £100,000 or the total amount insured for Business Interruption, whichever is less
Public utilities £100,000 or the total amount insured for Business Interruption, whichever is less
Public authority £100,000 or the total amount insured for Business Interruption, whichever is less
Computer breakdown £5,000 aggregate across all property sections

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PUBLIC AND PRODUCTS LIABILITY (PREMISES BASED)

Section Wording:	16773 WD-HSP-UK-PL(1)
Insurer:	Hiscox Insurance Company Limited
Limit of Indemnity:	£1,000,000
Limit applies to:	each and every claim, defence costs in addition, other than for claims arising from pollution or for products to which a single aggregate policy limit including defence costs applies
Excess:	£250
Excess applies to:	each and every occurrence arising from property damage only
Geographical limits:	European Union
Jurisdictional limits:	United Kingdom

Special Limits	(included within and not in addition to the overall limit/amount insured above)
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Criminal defence costs	£100,000
Pollution defence costs	£100,000
Court attendance compensation (employees)	£100 per day
Court attendance compensation (directors)	£250 per day

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MEDICAL MALPRACTICE - ENDORSEMENTS

Clause 1	<p>Training Cover</p> <p>Cover extended to include training and supervision cover in respect of all listed treatments undertaken by Sabrina Gonzales and Krystal Gonzales only. Cover in respect of treatments provided by students during the training course is provided subject to the student being under full supervision of Sabrina Gonzales and Krystal Gonzales.</p>
Clause 6460.0	<p>Removal of cover: Genital work</p> <p>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.</p>
Clause 36	<p>Removal of cover: communicable diseases</p> <p>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:</p> <ul style="list-style-type: none">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); ore. any strain, virus, complex or syndrome that is related to anything in a. to d. above. <p>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.</p>
Clause 37	<p>Removal of cover: specific communicable diseases</p> <p>We will not make any payment for any claim or loss directly or indirectly due to, contributed to by, or in connection with:</p> <ul style="list-style-type: none">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; or7. any action taken in controlling, preventing, suppressing or in any way relating to 1. to 4. above.
Clause 38	<p>Removal of cover: epidemic or pandemic diseases</p> <p>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:</p> <ul style="list-style-type: none">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; or4. 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	<p>Removal of cover: treatment of minors</p>

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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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CONTENTS - ENDORSEMENTS

Clause 240.3

Minimum security condition

We will not make any payment for damage unless the physical security measures at the business premises comply with the following criteria and all devices are put into full and effective operation whenever the premises are closed for business or left unattended:

1. The final exit door is secured by:
 - a. a mortice deadlock conforming to or superior to BS3621; or
 - b. a rim automatic deadlock conforming to or superior to BS3621; or
 - c. a key operated multi-point locking system having at least three locking bolts.
2. Any other external door or internal door providing access to any part of the building not occupied by you, which is not officially designated a fire exit by the local fire authority, is secured by:
 - a. a locking device specified in 1 above; or
 - b. by two key operated security bolts to engage the door frame.
3. Any other external door or internal door which is officially designated a fire exit by the local fire authority is secured by:
 - a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or
 - b. a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism.
4. All ground and basement level opening windows and any upper floor opening windows or skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are:
 - a. secured by means of a key-operated locking device; or
 - b. permanently screwed shut.

Please note:

(i) The local fire authority must be consulted before you replace or augment the existing locking device fitted to a designated emergency exit door; and

(ii) The provisions of specification 4 do not apply to windows or skylights that are protected by means of either:

- a. fixed round or square section solid steel bars not more than 10 cm apart; or
- b. fixed expanded metal, weld mesh or wrought ironwork grilles; or
- c. proprietary collapsible locking gate grilles.

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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