

Attaching to and forming part of Policy No: W005340-21A/MTA02

Named Insured: Skin HQ LTD T/A Malinki Aesthetics

Endorsement No: 002

Period of Insurance: 28/10/2021 – 27/10/2022

Both days inclusive local standard time at the address of the named insured stated in the Schedule.

CONTRACT CHANGES

Amendment to Contract as follows:

Endorsement Effective Date: 01/03/2022

It is hereby noted and agreed that the following has been added to the policy; microsclerotherapy. There are no additional premium charges for this adjustment.

All other terms and conditions remain unaltered.

Treatment and Deductible Endorsement

This endorsement modifies the Medical Malpractice Insurance Policy and shall be read as if incorporated within it.

Item 5 of the Schedule is amended with the addition of the following table which sets out the deductible applicable to claims arising out of or related to the specified treatments as listed below. **UK accredited training must be held for each treatment you wish to perform.** We agree to accept non UK qualifications in respect of treatments listed within complementary therapy and general beauty lists:

Band D – Policy Excess GBP 1,000 Each and Every Claim	Included
Advanced Botox	Yes
Advanced Dermal Fillers	Yes
Azzalure	Yes
Botulinum Toxin	Yes
Celluerase Treatment	Yes
Dermal Fillers	Yes
Fraxin	Yes
Hyaluronidase/Hyalase	Yes
Hyperhydrosis	Yes
IV Infusion therapy and Vitamin B12 Booster injections	Yes
Lidocane/Lignocaine	Yes
Non-Invasive Brazilian Butt lift (BBL)	Yes
Platysmal Bands	Yes

Profililo	Yes
Profound RF (Non Surgical face lift)	Yes
Revolax	Yes
Sunekos	Yes
Training Other professional in Band D treatments (Must have 12 months full time experience performing the treatment and hold a training certificate)	Yes
Viscoderm Hydroboosters	Yes
Xela Rederm	Yes

Band A – Policy Excess GBP 0 Each and Every Claim	Included
Allergy Testing (Patch and Skin Prick Testing)	Yes
Application of branded third party skin care products	Yes
BB Glow	Yes
Brow Lamination	Yes
Caboxytherapy	Yes
Chemical Peels	Yes
Colon Hydrotherapy	Yes
Coolsulpt/Cryotherapy/Shockwaves/Cryotherapy	Yes
Cryolipolysis	Yes
Cryopen	Yes
Dental Blocks	Yes
Derma Pen	Yes
Derma Roller	Yes
Dermaplaning	Yes
Diet/Nutritional Advice	Yes
Distributor and product Trainer of Organic Skin Care products	Yes
Electrolysis	Yes
Fat Dissolving mesotherapy injections (etc Aqualyx)	Yes
First Aid	Yes
General Beauty Treatments	Yes
Hair Growth/Rejuvenation using low-level light therapy	Yes
HIFU excluding Genitalia	Yes
Hii Pen, Hya pen and Hylauron Pen	Yes
Holistic Therapy	Yes
Hyperboost via Nappage	Yes
LED Light Therapy	Yes
Local Anaesthetic applications for Aesthetic Treatments	Yes

Medical Needling/Collagen Induction Therapy including the application of topical aesthetic cream	Yes
Mesotherapy all treatments	Yes
Microdermabrasion and Hydradermabrasion	Yes
Nappage all treatments	Yes
Non –invasive laser Body Contouring procedures	Yes
Oral and topical homeopathic remedies	Yes
Over the counter herbal and nutritional supplements	Yes
Phlebotomy	Yes
Phototherapy	Yes
Platelet Rich Plasma (PRP) for facial /Neck rejuvenation	Yes
PMP Bio Stimulation	Yes
Radio Frequency Treatments (excluding Genitalia)	Yes
Thread Vein Removal	Yes
Training Other professional in Band A treatments (Must have 12 months full time experience performing the treatment and hold a training certificate)	Yes
Ultrasonic Cavitation	Yes
Ultrasound Rejuvenation (excluding genitalia)	Yes
Up to 9 Sunbeds	Yes

Band B – Policy Excess GBP 500 Each and Every Claim	Included
10 plus Sunbeds	Yes
Carbon Facial	Yes
CO2 Laser	Yes
Collagen induction therapy	Yes
Fractura and Fractional Skin Resurfacing	Yes
Fraxis	Yes
Laser (Non Ablative)	Yes
Micro-needling	Yes
Micropigmentation/Microblading and SPMU including the use of topical adrenaline during the application of this treatment.	Yes
Microsclerotherapy	Yes
Needleshaping	Yes
Non Invasive Blepharoplasty	Yes
Non-cancerous Moles/skin tags/Cysts/wart/ milia, Campbell de Morgan spots, Verrucas, Toe nail fungus, Superficial Vascular Lesions, Keloid scars, Lentigo, Seborrhic/Actinic Keratoses,Dermatofibromas and Lipomas removal	Yes
Non-surgical Blepharoplasty using Plasma Technology	Yes

Piercing	Yes
Plasma Pen	Yes
Plasma Shower	Yes
PlasmaBlast (Fibroblast)	Yes
Scalp Miropigmentation/Tricopigmentation including the use of topical adrenaline during the application of this treatment	Yes
Sclerotherapy	Yes
Super Hair Removal	Yes
Tattoo Removal - Laser	Yes
Tattoo	Yes
Tattoo Lightening	Yes
Tattoo Removal - Non Laser	Yes
Thread lifting - PDO/Silhouette Soft	Yes
Training Other professional in Band B treatments (Must have 12 months full time experience performing the treatment and hold a training certificate)	Yes

Data protection short form notice

Your personal information notice

Who we are

We are the insurers identified in the contract of insurance and/or in the certificate of insurance.

The basics

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Other people's details you provide to us

Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

Want more details?

For more information about how we use your personal information please see our full privacy notice(s), which is/are available online on our website(s) or in other formats on request.

Contacting us and your rights

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice(s), please contact us on DPO@beazley.com or the agent or broker that arranged this insurance.

(LMA9151)
25 April 2018