

iSure Beauty & Allied Healthcare

Important Notice

Please read the following information carefully as it is a record of the information given by you and/or your behalf. This information has been used to decide the premium to charge you and the terms on which to provide cover to you. If the information is correct, to the best of your knowledge and belief, you need take no further action. However if any of the following details appear to be incomplete or incorrect, please contact us as soon as practically possible. You will be advised of any changes to your policy, or to the premium payable and will be issued with a replacement Schedule. Providing the information, contained in this document is accurate and correct, you should retain this document and keep it in a safe place.

This Schedule was issued on:

31/05/2022

Policy Number:
BAHC007649

Policy Wording Version:
March 2021

Broker Details:
Insync Insurance Solutions Ltd

Schedule of Insurers

Insurer	Proportion
Certain Underwriters @ Lloyds as per Binding Authority No. B1311IMPEDMAL21	100%

Your Details

The Insured:	Bethany Arnold
Trading as:	Bethany Arnold T/A The Skin Lab
Your Correspondence Address:	Prospect House 121 Bury Old Road, Whitefield MANCHESTER
Correspondence Postcode:	M45 7AY

Your Period of Insurance

Date your Policy Starts:	01/06/2022
Date your Policy Ends:	31/05/2023
Renewal Date:	01/06/2023
Retroactive Date:	01/06/2017

Your Premium

Premium:	£231.50
Insurance Premium Tax (at current rate):	£27.78
Administration Fee:	£15.00
Total Amount Payable:	£274.28

Business Information

Your Billing Address:	Prospect House 121 Bury Old Road, Whitefield MANCHESTER
Billing Postcode:	M45 7AY
Business Type:	Sole Trader
Business Trading Name:	Bethany Arnold T/A The Skin Lab
Years Trading:	5 or more
Gross Annual Income:	£12,000.00
Has the Proposer (or Director or partner of the proposer) ever had any claim, whether successful or not, made against them in the last 5 years in respect of any of the activities to which the proposed insurance relates?	No
Do you require cover for for additional persons / employees, or is cover required for yourself only?	Self Only
How many people / employees do you require cover for including yourself?	

Activities

Microneedling
Chemical Peels (<35%)
Dermaplaning
Microdermabrasion

Medical Malpractice, Professional Indemnity & Public/Products Liability

Limit of Liability:	£1,000,000
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Business Equipment

Sums Insured	£0
Single Article Limit	£5,000

Teaching Extension

Do you require Teaching Extension?	Yes
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Teaching Extension is subject to you holding a UK Recognised qualification for any treatments you are teaching AND you holding a recognised teaching qualification. Cover is provided up to a maximum of 20 students at any-one-time.

Case Studies

Do you require cover for Case Studies?	No
Number of Case Studies:	
Treatments Covered:	

Your Policy Schedule



Excess

Medical Malpractice, Professional Indemnity, Public & Products Liability:	£250
Business Equipment:	£150

Territorial Limits

The United Kingdom of Great Britain including Northern Ireland, Channel Islands and Isle of Man

Claims & Complaints


Claims

Claims Notifications: *Argo Managing Agency Limited, 1 Fen Court, London, EC3M 5BN*
Tel: 020 7712 7600. Email: argoclaims@isureunderwriting.co.uk

Complaints Address

Managing Director, iSure Underwriting, Office A17, 9 Nimrod Way, Ferndown, Dorset, BH21 7UH
Tel: +44 (0) 203 818 8061
Email: complaints@isureunderwriting.co.uk

Further Information

Insurer	Proportion
Certain Underwriters @ Lloyds	100%
Signed by  on 31/05/2022	
Tony Lawrence Chief Executive, iSure Underwriting	
who is authorised to issue policy documents on behalf of Certain Underwriters @ Lloyds, under their authority agreement and in respect to the facility under Agreement Number B1311IMPEDMAL21	

Endorsements Applicable

AHC002 - Chemical Peels <35% Subjectivity

Policy coverage for Chemical Peels is subject to the acid strength not exceeding 35%.

AHC014 - Teacher Training Extension (including Remote/Online Training)

Your legal liability to pay Damages and/or costs resulting from or caused by Your students but only whilst students are working under Your direction, control and supervision. This is extended to include training via video calls i.e. Skype, Facetime etc. with students. Provided that:

- a. You would have been entitled to cover under this Section if the claim had been made against You
- b. the full conduct and control of all claims is vested in Us
- c. the student is not entitled to cover under any other insurance
- d. Our maximum liability in respect of all payments shall not exceed the limit shown in the schedule

Qualifications and Accreditation

It is a condition precedent to Our liability under this extension that:

- a. You hold a UK Recognised qualification for any treatments You are teaching
- b. You hold a UK Recognised teaching qualification
- c. there are no more than 100 students at any one time
- d. a log is kept for each student recording hours logged, & subject matter covered
- e. all online student demonstrations of skills that are signed off as approved must be kept
- f. on record i.e. Screen Recording or recording manually submitted by the student.

AHC015 – Position Endorsement (Mobile working)

It is hereby noted that **Your** role also includes providing mobile services. **You** must be fully qualified and working to best practice. This includes all health and safety, hygiene protocols and adhere to the instrument warranty within the policy wording.

AHC021 - Communicable Disease, Epidemic and Pandemic Exclusion

This endorsement modifies insurance provided under this Medical Malpractice Policy. It is hereby understood and agreed that:

1. The following exclusion is added to Section 5. **EXCLUSIONS**:

Communicable Disease, Epidemic and Pandemic

arising out of, based upon, in connection with, resulting from, contributed to by or attributable to, directly or indirectly, in whole or in part, any actual, alleged or suspected:

- a. **Communicable Disease**; or
- b. **Epidemic or Pandemic**.

2. For the purposes of this endorsement the following definitions are added:

Communicable Disease means an illness or disease caused by the infection, presence and growth of pathogenic biologic agents in an individual human or other animal host, including but not limited to any bacteria, virus, mold, mildew, fungi, parasite or other vector and which biologic agents or its toxins are directly or indirectly transmitted to infected individuals by physical contact with an infectious person, consuming contaminated foods or beverages, contact with contaminated body fluids, contact with contaminated inanimate objects, inhalation, being bitten by an infected animal, insect or tick, or other means. Communicable Disease includes coronavirus disease 2019 (COVID-19) or any other disease caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV 2) (previously known as 2019-nCoV), or any disease caused by any mutation or variation of SARS-CoV 2.

Epidemic means a widespread occurrence of a **Communicable Disease** which affects a large number of individuals constituting an increase in the number of cases of such **Communicable Disease** above what is normally expected within a population, community or region over a particular period of time.

Pandemic means an **Epidemic**, which the World Health Organization has declared to be, or assessed or characterized as a pandemic in any public statement.

All other terms and conditions of this Policy remain unchanged.

AHC023 – CYBER EXCLUSION

The following exclusion applies to all sections of the **Policy**. **Insurers** will not pay for any **cyber loss**:

Cyber Loss	All actual or alleged loss, damage, liability, injury, compensation, sickness, disease, death, medical payment, claim, cost, defence costs, expense or any other amount incurred by or accruing to the Insured , including but not limited to any mitigation cost or statutory fine or penalty, directly or indirectly caused by, contributed to by, resulting from, arising out of or in any way connected with a cyber incident .
Cyber Incident	<ol style="list-style-type: none"> 1. the alteration, modification, distortion, corruption of or damage to any computer or other equipment or component or system or item which processes, stores, transmits or receives data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software); or 2. any alteration, modification, distortion, erasure, corruption of data processed or stored by any computer system or other equipment or component or system or item; or 3. loss or damage of or to a computer system or any digital assets; or 4. any loss whatsoever or any consequential loss, whether to the Insured's property or not, where such loss is directly or indirectly caused by or contributed to by, resulting from, arising out of or in any way connected with: <ol style="list-style-type: none"> a. Computer viruses; b. Security breaches; c. Cyber extortion; d. Cyber terrorism; e. a denial of service attack; f. any or alleged breaches of any data protection laws g. any breach of duty, statutory duty or regulatory duty or trust or series thereof; or h. any failure to act, any error or omission or accident or series thereof

Definitions

For the purposes of this exclusion, the following words will have special meaning:

Word	Specific meaning
Computer system(s)	any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party, including any similar system and any associated input, output or data storage device or system, networking equipment or back up facility. This includes a group of computer systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange data.
Computer viruses	includes, but not be limited to, a virus, malicious code or worm which either damages the Insured's computer system or allows unauthorised use of or access to any digital asset .
Cyber extortion	any threat or malicious act or series thereof, including but not limited to a demand for funds, regardless of time or place, designed to extort, corrupt, damage or introduce a computer virus or a denial of service attack .
Cyber terrorism	an act or series of acts of any natural person or group(s) of persons, whether acting alone or on behalf of or in connection with any third party organisations, committed for political, religious, personal or ideological purposes including but not limited to the intention to influence any government and/or put the general public in fear for such purposes by using activities perpetrated electronically or otherwise that are directed towards the destruction, disruption or subversion of communications and information systems, infrastructure computers, digital assets , the internet, telecommunications or electronic networks and/or its content or sabotage and/or threat therefrom.
Data protection laws	any legislation or rules governing the use of personal data including, but not limited to the Data Protection Act 2018, EU General Data Protection Regulations (GDPR) (Regulation (EU) 2016/679) and/or the Data Protection Directive 95/46/EC or equivalent or successive local legislation.
Denial of service attack	any unlawful attempt by a party to temporarily or indefinitely interrupt or suspend service to a digital asset .
Digital assets	any computer or mobile device or other electronic data processing device, equipment or system, any hardware, software, programme, instruction, data or component utilised or intended to be utilised therein or thereby, or any actual or intended function of or process performed by any of the foregoing. Digital assets shall also include the Insured's computer system .
Security breaches	any unauthorised access or unauthorised use of digital assets .

Burden of Proof

If the Insurers allege that by reason of this exclusion any Cyber Loss sustained by the Insured is not covered by this policy, the burden of proving the contrary shall be upon the Insured.

AHC024 - Patch Test requirement

The following is added to Section 5:

Exclusions:

If a treatment applied by **You** required a patch test, **We** shall not be liable to indemnify **You** for any claim unless a skin patch test was carried out on the client at least 24 hours prior to such treatment and treatment commenced only where no adverse reaction occurred.

However, where a client refused to undergo a patch test, **You** obtained a waiver form signed by **Your** client detailing their refusal and understanding of the risks associated. The waiver form must be recorded on **Your** client's treatment files during the period of insurance.

If a patch test is not viable at your clinic, **We** will allow **You** to accept the results of a postal patch test provided by **You** and conducted by **Your** client, not less than 48 hours before the treatment. It is a condition that **You** obtain signed confirmation from **your** client, that the patch test was conducted, and there was no skin reaction.

AHC028 – Microneedling Treatment

It is hereby noted and agreed that **You** are covered for Microneedling, including but not limited to the following:-

Derma Needling
 Derma Pen
 Derma Roller
 Derma Rolling (Collagen Induction Therapy)

AHC030 – Online Training/ Course Endorsement

It is hereby noted and agreed that cover will extend to the below treatments following completion of a UK online accredited beauty course:

Basic Beauty Facials
 Eyebrow Treatments (including henna brows and brow lamination)
 Eyelash Treatments (including Lash Lift)
 Nail Treatments
 Tanning Treatments
 Face and Body Massage
 Dermaplaning
 Microneedling (including Dermalroller)
 BB Glow
 Body and Advanced Waxing
 Galvanic Facial
 High Frequency Facial
 Microdermabrasion – Must hold A&P
 Body Scrub and Body Wraps
 Reflexology – Must hold A&P
 Hopi Ear Candling
 Sugaring
 Threading
 Makeup
 Hydro-facials
 Hydro dermabrasion/ HIFU Facial – Must hold A&P and facial experience
 Semi-Permanent Makeup
 Microblading for the Eyebrows Only

It is a condition under this **policy** that a practical element **MUST** be completed as part of the course. The practical element can be conducted via Video call where a live practical must be conducted, assessed and passed **OR** by a minimum of **1** case study which is assessed and signed off by the trainer.

Please note, a minimum of **3** case studies are required to be assessed and signed off by the trainer, in order for cover to extend to the following treatments:-

Semi-Permanent Makeup
 Microblading for the Eyebrows Only