

Insured:	M C Aesthetics Ltd		
Attaching to Policy Number:			
With Effect From:	17/08/2023	to	16/08/2024
	(Both dates inclusive of GMT)		

Ref 01

Patch test requirement

The following is added to Section 5: Exclusions:

any claim arising from any Laser or Intense Pulse Light (IPL) treatment, unless a skin patch test was carried out on the client at your clinic at least 24 hours prior to such treatment, where:

- at least 24 hours prior to such treatment or where applicable, the specific timeframe recommended by the manufacturer of the machine or equipment being used for such treatment;
- where it is normal industry practice to carry out such skin patch test prior to the client's first treatment of that kind;
- where the manufacturer or supplier's training undertaken by the laser technician performing the treatment specifically instructs that a skin patch test is required;
- where the equipment being used following the client's last treatment has been replaced, maintained or serviced; or
- where a new area of the client's body is being treated.

In all other respects the policy remains unaltered.

AccelerantEndorsementsQuote

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Coverholder at **LLOYD'S**

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Ref 02

Specified Aesthetic Conditions

It is understood and agreed that the following general conditions are added to this Policy.

Batch Numbers

The Insured must at all times:

1. maintain accurate descriptive records of all Healthcare Treatments rendered, including any equipment used and the batch numbers of products used or injected.
2. keep such records on file for a period of at least ten (10) years (or, if longer, as per industry standard) from the date of the Healthcare Treatment in question or, in the case of a minor, from the age of majority; and
3. make available such records for inspection and use by the Insurer or its duly appointed representatives, upon request.

Photographs requirement

The Insured must, at all times ensure that photographs are taken of the patient both prior to and after injectable or thread treatments and such photographs should be held on the patient's file for a period of ten (10) years (or, if longer, as per industry standard) from the date of treatment.

All other terms and conditions of the Policy remain the same.

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Ref 05

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 **General Data Protection Regulation..**

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.

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Ref 06

Specified beauty Treatments:

Beauty treatments performed as part of your business and which are acceptable by us include:

- Acupuncture
- Application of Make-up
- Aromatherapy
- Body Scrubs
- Body Wrapping
- Brow Lamination
- Chakra Balancing
- Collagen Masks
- Comedone Extraction
- Crystal Therapy
- Ear Piercing/Nose Piercing
- Electrical Epilation/Electrolysis
- Eyebrow Tinting/Shaping/Eyebrow Extensions
- Eyelash Tinting
- Facial inc use of Galvanic Faradic and High Frequency Equipment
- Facial Peels (Glycolic under 40% strength)
- Facial Threading
- False Eyelash Application
- Gel/Acrylic/Hollywood Nails
- Hairdressing incl Hair Extensions
- HD Brows
- Hopi Ear Candles
- Hot Stone Therapy/Facial/Massage
- Indian Head Massage
- Individual Eyelash Extensions
- Lash Lift/Perm
- Manicure

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- Manual Lymphatic Drainage
- Massage
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- Milia extraction using a needle
- Mud Masks
- Nail Art
- Nail Extensions including Fiberglass and Silk Extensions
- Pedicure
- Pregnancy Massage
- Reflexology
- Reiki
- Removal of Skin Tags
- Skin Analysis
- St Tropez Tan/Spray on Tans
- Sugaring
- Tui Na- Deep Tissue Chinese Massage
- Waxing
- Wet Cupping/Cupping

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Ref 07

Prescribing practitioners endorsement:

The following is added to section 4: Extensions of cover:

Prescribing

We agree to indemnify you for any claim arising from the prescription of medication by any suitably qualified prescriber employed by you or providing your business on your behalf, provided that each individual;

- a. has currently and maintains registration with their relevant governing body;
- b. has completed the independent prescribing programme relevant to their field of practice and which is approved by their relevant governing body

You shall at all times make sufficient checks to ensure that all qualified practitioners responsible for prescribing comply fully with all points above during the period of insurance. You shall keep copies of all qualification certificates to be made available for inspection by us upon us giving you reasonable notice.

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Ref 08

Prescribing of Products:

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 if they form part of your business and have previously been disclosed to and accepted by us:

- a. the relabelling of any product.
- a. the blending of aromatherapy oils.
- b. 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.
- c. the prescription of medication by any suitably qualified prescriber employed by you or providing your business on your behalf and where Endorsement 07 Prescribing practitioners endorsement has been applied to this policy.
- d. the administration, sale, supply, or distribution of any third party manufactured products, or
- e. 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 be sourced from local suppliers against whom you have a legal right of recourse.

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Ref 11

Dermal Filler Products:

****Always ensure that the injector has a right of recourse against the supplier/manufacturer 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****

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

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Ref 15

Approved Fat Dissolving Injections:

1. *Adipo Forte*
2. *Aqualyx*
3. *Celluform*
4. *Cincelar Plus*
5. *DesoBody/ DesoFace*
6. *Infini Lipomax*
7. *Kybella*
8. *Pluryal*

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Ref 017

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;
 - 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

Where prescribing remotely for skin conditions, cover will only apply subject to an initial face to face consultation being carried out. For repeat prescriptions, a face to face consultation will be required only if prescribing for a new skin condition.

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.

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