

SCHEDULE

Policy: HU PI6 9129547 (39)



INSURANCE DETAILS

Period of Insurance:	Continuous cover from 11 July 2018 until the policy is cancelled.
Underwritten by:	Hiscox Underwriting Limited on behalf of the insurers listed for each section of the policy
General terms and conditions wording :	6253 WD-PIP-UK-GTC(7) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below
Payment Method :	Payment by Monthly Direct Debit
Anniversary Date:	11 July 2018

INSURED DETAILS

Insured :	Dr Adeline Afong
Address :	18 Wadleys Road SOLIHULL B91 1JJ
Additional Insureds :	There are no Additional Insureds on this policy.
Business :	Botox (Vistabel), Chemical Peels (Jessner's Peel & Agera Peel), Dermapen, Hyperhydrosis (Botox) Microsclerotherapy (Fibro-Vein), Dermal Fillers (Juvederm), Advanced Sterex procedures (removal of skin tags, milia, spider naevi, thread veins, Campbell de morgans - cherry spots, warts, hair and moles), Aqualyx and SF Lipo med.

PREMIUM DETAILS

Annual Premium :	£ 1,115.00	Annual Tax :	£ 133.80	Total :	£ 1,248.80
Total Premium :	£ 1,115.00	Total Tax :	£ 133.80	Total :	£ 1,248.80
Monthly Premium :	£ 92.92	Tax :	£ 11.15	Total :	£ 104.07



Sponsored by Hiscox
2012-2015



BIA Customer Care Award
2012



Outstanding Insurer Claims
Team of the Year 2013

MEDICAL MALPRACTICE

Section wording : 14148 WD-HSP-UK-LAS-MM(1)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 2,000,000
Limit applies to : in the aggregate including costs
Excess Applies to : each and every claimant including costs
Geographical Limits : The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands
Applicable Courts : England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Endorsements

400.1 Retroactive date: Business performed in the past
7007.0 Specified treatment excess
7007.0 Specified treatment excess
7014.2 Medical malpractice: Dishonesty special limit
7035.0 Medical malpractice: extended notification period
7039.0 Medical malpractice: addition of cover: representation cost

CRISIS CONTAINMENT

Section wording : 9809 WD-PIP-UK-CRI(2)
Insurer: Hiscox Insurance Company Limited
Limit of indemnity: £ 25,000
Limit applies to : per crisis and in the aggregate
Geographical Limits : The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland

Special limits (included within and not in addition to the overall limit/amount insured above)

Outside working hours discretionary crisis mitigation costs £ 2,000

Endorsements

9003.0 Crisis containment provider: Hill & Knowlton

The General Terms of this policy and the terms, conditions and exclusions of the relevant section all apply to this endorsement except as modified below:

Medical malpractice: endorsements

Clause	400.1	<p>Retroactive date: Business performed in the past</p> <p>We will not make any payment for any claim or loss which arises from any business activity performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before: 11th July 2014</p>
Clause	7007.0	<p>Specified treatment excess</p> <p>The excess shown in the schedule is amended to £1,500 each and every claimant including costs for any claim or loss directly or indirectly due to any Advanced Sterex procedures (removal of skin tags, milia, spider naevi, thread veins, Campbell de morgans - cherry spots, warts, hair and moles).</p>
Clause	7007.0	<p>Specified treatment excess</p> <p>The excess shown in the schedule is amended to £1,000 each and every claimant including costs for any claim or loss directly or indirectly due to any Aqualyx.</p>
Clause	7014.2	<p>Medical malpractice: Dishonesty special limit</p> <p>The following is added to How much we will pay:</p> <p>Dishonesty</p> <p>For claims and your own losses arising from dishonesty, the most we will pay is £25,000 for the total of all such claims, their defence costs and your own losses. You must pay the relevant excess shown in the schedule. This limit is included within and not in addition to the overall limit of indemnity for this section.</p>

Policy: HU PI6 9129547 (39)

Clause	7035.0	Medical malpractice: extended notification period <p>As used in this endorsement, extended notification period shall mean three years from the cessation of your business as a result of your retirement, maternity, permanent disability or death.</p> <p>If at any time during the extended notification period any party brings a claim against you, or your estate or legal representative in the event of your death, as a result of your business activity before the cessation of your business, we will indemnify you in accordance with the terms and conditions of this section.</p> <p>The first paragraph of item 1 under Your obligations, If a problem arises, will then be amended to:</p> <p>1. unless you notify us promptly of the following within the extended notification period:</p> <p>This extended notification period is only available if this policy is not replaced or succeeded by any other policy providing medical malpractice insurance.</p> <p>The entire premium for this section is considered fully earned at the beginning of the extended notification period. We will not refund any premium to you if you cancel the extended notification period before it ends.</p> <p>The limit of indemnity for the extended notification period will be part of and not in addition to the limit of indemnity shown in the schedule.</p>
Clause	7039.0	Medical malpractice: addition of cover: representation cost <p>The following is added to What is covered, Your own losses:</p> <p>Representation costs</p> <p>We will pay for the cost of representing you at any properly constituted investigation, inquiry or disciplinary proceeding first instituted in respect of any incident first discovered during the period of insurance arising out of your business activity which may lead to indemnity under this section.</p> <p>The first paragraph of How much we will pay is amended to read as follows:</p> <p>The most we will pay for the total of all claims, losses, defence costs and representation costs is £50,000, irrespective of the number of claims, investigations, inquiries or disciplinary proceedings. You must pay the excess shown in the schedule for each claim, including defence costs and representation costs.</p>

Policy: HU PI6 9129547 (39)

Clause	9003.0	Crisis containment provider: Hill & Knowlton
		Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796
		Crisis containment provider: Hill & Knowlton
		This contact number will go through to us during working hours , and will go directly to Hill & Knowlton outside of these hours.
		If you first become aware of a crisis outside of working hours , you must notify us of the crisis as soon as possible within working hours by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.

Endorsements which apply to whole policy

Clause	25.2	Continuous policy endorsement
		<ol style="list-style-type: none"> We agree to give you continuous cover under this policy. To achieve this, all the references in this policy to period of insurance shall be for a continuous period starting with the date in the schedule, until either you or we cancel this policy. However, you must tell us as soon as reasonably practicable if any of the current actual figures exceed the maximum shown in the latest Duty of Disclosure Reminder. Cancellation clause 5 in the General Terms and Conditions of this policy is replaced by the following: You or we can cancel the policy by giving 30 days' written notice. We will give you a pro rata refund of the premium for the remaining portion of the period for which you have already paid. However, we will not refund any premium under £10. We may also cancel the policy if any premium remains unpaid 21 days after the due date. In such cases we will cancel the policy by giving seven days' notice. Where we cancel the policy for non-payment of premium, cover will cease on the date the premium was due. In view of the continuous nature of this policy, we may at our discretion amend its premium and/or terms and conditions and we will tell you of our intention to do so. If you are unhappy with our proposed amendments, you will have the option to decline to continue this insurance. We will give you at least 30 days' notice of any changes.

Policy: HU PI6 9129547 (39)

Clause	603.1	Commercial assistance and legal advice helpline <p>This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business.</p> <p>This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as:</p> <ul style="list-style-type: none"> • Employment • Prosecutions • Discrimination in the workplace • Health & safety • European law <p>Helpline number: +44 (0)800 840 2269 Helpline hours: 24 hours a day, 7 days a week</p> <p>This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders.</p>
---------------	--------------	--

Clause	Using your personal information <p>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</p> <p>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.</p> <p>We may record telephone calls to help us monitor and improve the service we provide.</p> <p>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.</p>
---------------	---

INFORMATION ABOUT US

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name	Hiscox Insurance Company Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised and regulated by the Prudential Regulation Authority and the Financial Conduct Authority