

# Schedule

Policy Number: 9340351



## INSURANCE DETAILS

**Period of Insurance:** From 7 October 2022 to 6 October 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:** Mrs Zoe Nash T/A The Aesthetic Rooms

**Address:** 657, Edenfield Road, , Rochdale, OL11 5XE

**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

<b>Annual Premium:</b>	£2,194.88	<b>Annual Tax:</b>	£263.39	<b>Total:</b>	£2,458.27
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## COSMETIC INSURANCE

### MEDICAL MALPRACTICE

<b>Section Wording:</b>	16756 WD-HSP-UK-HFC-MM(1)	
<b>Insurer:</b>	Hiscox Insurance Company Limited	
<b>Limit of Indemnity:</b>	£5,000,000	
<b>Limit applies to:</b>	any one claim and in aggregate including defence costs	
	Excess for category A treatments:	£0
	Excess for category B treatments:	£0
	Excess for category K treatments:	£0
	Excess for Kenelog Injections:	£500
<b>Excess applies to:</b>	each and every claim including defence costs and expenses	
<b>Estimated Annual Turnover:</b>	£220,000.00	
<b>Retroactive Date:</b>	07/10/2014	
<b>Geographical limits:</b>	United Kingdom	
<b>Applicable courts:</b>	United Kingdom	

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## TREATMENTS TO BE INSURED

PRACTITIONER NAME	CAPACITY	TREATMENTS INSURED
Heather Nilsen	Nurse	Botox / Dysport / Vistabel / Xeomin / Azzalure / Bocouture (A)
		Belotero Hydro / Soft / Balance / Intense / Volume / Lips / Lips Shape / Basic Sense (A)
		Juvederm Ultra/Volift /Volbella /Volite /Voluma/Vollure/ Lidocaine/ Volux Range (A)
		Profililo (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)
		Micro Needle Therapy (K)
		Mesotherapy Skin Rejuvenation (A)
		Jalupro (A)
		Vitamin Infusion Therapy (A)
		Botox / Dysport / Vistabel / Xeomin / Azzalure / Bocouture (A)
		Chemical Peels (excluding Phenol) (A)
		Belotero Hydro / Soft / Balance / Intense / Volume / Lips / Lips Shape / Basic Sense (A)
Zoe Nash	Nurse	Juvederm Ultra/Volift /Volbella /Volite /Voluma/Vollure/ Lidocaine/ Volux Range (A)
		Profililo (A)
		Revolax (A)
		Teosyal Global Action / Touch up / First Lines / Deep Lines / Kiss / Ultra Deep / Pure Sense / Redensity I / Redensity II / Ultimate / RHA (A)
		Micro Needle Therapy (K)
		Radio Frequency (All Machines excluding Genital Work entirely) (K)
		Sclerotherapy (B)
		Mesotherapy Skin Rejuvenation (A)
		Deso Face & Body
		Jalupro (A)

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Zoe Nash	Nurse	Kenalog Injections (B)
		Radiesse (A)
		Vitamin Infusion Therapy (A)

## Endorsements

- 6460.0** Removal of cover: Genital work
- 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)

<b>Funeral expenses</b>	£5,000
<b>Medical expenses</b>	£10,000
<b>Physiotherapy treatment expenses</b>	£5,000
<b>Counselling expenses</b>	£5,000
<b>Workplace alternation expenses</b>	£5,000
<b>Recruitment expenses</b>	£5,000
<b>Retraining expenses</b>	£5,000
<b>Illness</b>	Not Covered
<b>Compassionate Leave</b>	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:** 657, Edenfield Road, Rochdale, , OL11 5XE

Item Description	Excess	Amount Insured
<b>General Contents:</b>	£250	£10,000
<b>Documents:</b>	£250	£0
<b>Computer &amp; Ancillary Equipment:</b>	£250	£26,200
<b>Rent Payable:</b>	£250	£0

**Excess applies to:** each and every loss

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

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

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

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

<b>Endorsements</b>
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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:** 657, Edenfield Road, Rochdale, , OL11 5XE

Item Description	Excess	Amount Insured
<b>Buildings:</b>	£250	£158,000
<b>Landlords Fixtures &amp; Fittings:</b>	£250	£0
<b>Tenants Improvements:</b>	£250	£2,500
<b>Rent Receivable:</b>	£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)

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



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## PORTABLE EQUIPMENT - UNITED KINGDOM

**Section Wording:** 16786 - WD-HSP-UK-HFC-PYA(1)  
**Insurer:** Hiscox Insurance Company Limited

Item Description	Excess	Amount Insured
Laptops and portable equipment (United Kingdom)	£250	£1,000

**Excess applies to:** each and every loss  
**Geographical Limits:** The United Kingdom of Great Britain and Northern Ireland, The Isle of Man, The Channel Islands and The Republic of Ireland

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

**Reconstitution of electronic data** £5,000  
**Additions to portable equipment** £10,000 or 10% of the amount insured for portable equipment, whichever is greater

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

**Fraud and dishonesty** nil in total during any one period of insurance

## 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)

**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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## EMPLOYERS' LIABILITY

<b>Section Wording:</b>	16771 WD-HSP-UK-HFC-EL(1)
<b>Insurer:</b>	Hiscox Insurance Company Limited
<b>Limit of Indemnity:</b>	£10,000,000
<b>Limit applies to:</b>	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
<b>Excess:</b>	£250
<b>Excess applies to:</b>	each and every occurrence arising from property damage only
<b>Geographical limits:</b>	European Union
<b>Jurisdictional limits:</b>	United Kingdom

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

<b>Criminal defence costs</b>	£100,000
<b>Terrorism</b>	£5,000,000
<b>Court attendance compensation (employees)</b>	£100 per day
<b>Court attendance compensation (directors)</b>	£250 per day

## Endorsements

3121.0 Employers' liability insurance - mandatory information required

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## MEDICAL MALPRACTICE - ENDORSEMENTS

Clause 6460.0

### Removal of cover: Genital work

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.

Clause 6711.0

### Removal of cover: treatment of minors

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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## EMPLOYERS' LIABILITY - ENDORSEMENTS

<b>Clause</b>	<b>3121.0</b>	<b>Employers' liability insurance - mandatory information required</b>
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**You** must provide **us** with the following information for each entity insured under this section of the **policy**:

1. Employer name; and
2. Full address of employer including postcode; and
3. HMRC Employer Reference Number (ERN).

If any insured entity does not have an ERN, you must provide us with one of the following reasons:

- a. The entity has no employees; or
- b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; or
- c. The entity is not registered in England, Wales, Scotland or Northern Ireland.

**You** must inform **us** immediately of any changes to the above information. This information is required by us to enable compliance with mandatory regulatory requirements for Employers' liability insurance.

## MANUAL ENDORSEMENTS

<b>Clause</b>	<b>ERP</b>
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In respect of Beauty Aesthetics only; the Extended Reporting Period takes effect from the period beginning 06/10/2017 and ends on the 06/10/2022.

<b>Clause</b>	<b>Run Off Cover</b>
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Run Off Cover is provided for PDO threads in respect of all retrospective work only.

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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](mailto: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](http://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	<b>Hiscox Underwriting Limited</b>
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](mailto: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](http://www.fscs.org.uk)



# CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

**Policy Number:** 9340351

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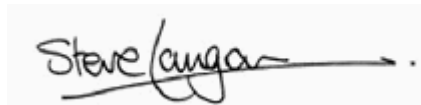
## CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 and subsequently amended by regulation 2 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the **regulations**), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy. This requirement will be satisfied if the certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form)

<b>Policy Number</b>	<b>9340351</b>
<b>Name of Policy Holder</b>	<b>Mrs Zoe Nash</b>
<b>Date of commencement of insurance policy</b>	<b>7 October 2022</b>
<b>Date of expiry of insurance policy</b>	<b>6 October 2023</b>

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey, the Island of Alderney (b); and
2. the minimum amount of cover provided by this policy is no less than £5 million (c).



**Steve Langan**  
Managing Director, Hiscox UK and Ireland

### Notes:

- (a) Where the employer is a company to which regulation 3(2) of the regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

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The certificate above shows that you are insured

- (i) with an authorised insurer, and
- (ii) in terms required by the Act for your liability for bodily injury or disease sustained by your employees.

The certificate (or any copy) must not be displayed unless the policy has been renewed.

Hiscox Insurance Company Ltd  
Registered in England Number 70234  
Registered Office: 1 Great St Helen's, London EC3A 6HX  
Telephone No: 020 7448 6000