



Item 1:	Policy Number: CIA-MM-21-10-021
Item 2 :	Name and Address of Company: Hayley Epton trading as Hayley Aesthetics 28 Dunford Court Wath-upon-Dearne ROTHERHAM S63 7BT
Item 3:	Policy Period: From:09-May-2022 to 25-Oct-2022
Item 4:	Business Description: Aesthetic Practitioner. Refer to attached policy endorsement(s) for Treatment(s) provided under this policy.
Item 5:	Limit of Indemnity: £5,000,000 Each and every claim and in aggregate (including defence costs)
Item 6:	Excess: As detailed in attached policy Statement of Fact.
Item 7:	Premium: £ .00 Plus 12.0% UK IPT



Item 8:	<p>Date of Proposal:</p> <p>This Insurance is based on the information supplied on Monday, 09 May 2022</p>
Item 9:	<p>Retro Active Date:</p> <p>26-Jun-2017</p>
Item 10:	<p>Geographical Limits:</p> <p>United Kingdom, Channel Islands and Isle of Man</p>
Item 11:	<p>Applicable Courts:</p> <p>United Kingdom, Channel Islands and Isle of Man</p>
Item 12:	<p>Extensions of Cover (included within, and not in addition to, the Limit of Indemnity):</p> <p>Free run off cover for 5 years in respect of death, maternity, retirement and permanent disability.</p> <p>PR expenses - £ 50,000</p> <p>Credentialing, advocacy and advice - £ 50,000</p> <p>Breach of confidentiality (excluding cyber liability) - £ 50,000</p> <p>Intellectual property – £ 50,000</p> <p>Coroners inquests – up to the full limit of indemnity</p> <p>Court attendance costs - £ 100/day for employees and £ 250/day for directors up to a maximum £ 25,000 any one period of insurance</p> <p>Defamation – up to the full limit of indemnity</p> <p>Dishonesty of employees- £ 25,000</p> <p>Loss of docs - £ 50,000</p> <p>Representation costs - £ 50,000</p> <p>Medico-legal helpline – up to one hour complimentary access per policy period</p>
Item 13:	<p>Policy Wording:</p> <p>ArgoGlobal Medical Malpractice Wording C/INS V1</p>
Item 14:	<p>Address for Notification of Claims:</p> <p>Red Insure LTD Park House Grosvenor Park Road Chester CH1 1QQ</p>



Item 15:	Endorsements and Exclusions: Absolute Abuse Exclusion AIDS and Hepatitis Exclusion Use of Instruments Warranty (please refer to wording for all others)
Item 16:	Additional Insureds: Not applicable
Item 17:	Insurers: 100% Syndicate 1200 at Lloyd's per Binding Authority Agreement Number: UMR B1262BW0216721

Important Information: This Insurance is effected with ArgoGlobal through Cosmetic Insure, a trading style of

Red Insure Ltd

Park House, Grosvenor Park Road, Chester, Cheshire CH1 1QQ in accordance with the
Delegated Authority Agreement granted under the Unique Reference No B1262BW0216721 to
Red Insure Ltd trading as Cosmetic Insure.

This schedule has been signed and dated:

Date schedule produced *Monday, 09 May 2022*

Authorised signatory for Cosmetic Insure on line signature: _____



Insured:	Hayley Epton trading as Hayley Aesthetics		
Attaching to and forming part of Policy Number:	CIA-MM-21-10-021		
With Effect From:	09/05/2022	to	26/10/2022
	(Both dates inclusive of GMT)		

Practitioner:	HAYLEY EPTON
Title:	NURSE
Type Of Cover:	REQUIRED

Activities Covered		
Procedures:	Products:	Excess £
Beauty Treatments - ** Full list of the Acceptable Treatments are noted on Endorsement Ref C/INS 012**		Nil
Botulinum Toxin	Azzalure,Bocouture ,Botox,Dysport,Neurobloc,Vistabel,Xeomin	Nil
Chemical Peels (depth as per training received. Excludes Non-medics for Deep Peels)		Nil
Dermal Filler procedures - Excluding Genital areas and Buttocks		Nil
Laser Ablative (skin types 1-4) Laser and Diode Hair removal, Skin Rejuvenation, Pigmentation, Thread Vein, Acne Removal and nail fungus removal		1,500.00
Laser Non Ablative (Skin Types 1-4) - IPL and Diode Hair Removal, Skin Rejuvenation , Pigmentation, Thread Vein, Acne Removal and nail fungus removal		1,500.00
Medical Skin Needling (depth as per training received. Non-medics up to 2.0mm face and 2.5mm body only)		Nil
Microdermabrasion and Hydradermabrasion		Nil
Microsclerotherapy/ Sclerotherapy		Nil

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Dermaplaning		Nil
Plasma for Removal of Skin Tags, Warts, Scarring inc. Stretch Marks & Acne Scars, Loss of Facial Skin, Brow Lifting, Skin Rejuvenation, Tattoo Removal, Non-Surgical Blepharoplasty		250.00

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Ref C/INS 004

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.

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Ref C/INS 006

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 the Data Protection Act 1998.

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 C/INS 012

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
- Henna Brows
- Hopi Ear Candles
- Hot Stone Therapy/Facial/Massage
- Indian Head Massage
- Individual Eyelash Extensions
- Lash Lift/Perm
- Manicure

Cosmetic Insure is a trading style of Red Insure LTD. Authorised and regulated by the Financial Services Authority (FSA). Company ref no: 6599229

Coverholder at **LLOYD'S**

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- Manual Lymphatic Drainage
- Massage
- Mechanical Lymphatic Drainage
- Milia extraction using a needle
- Mud Masks
- Nail Art
- Nail Extensions including Fiberglass and Silk Extensions
- Pedicure
- 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 C/INS 016

Extended notification period amendment

Section 4.7 Extended notification period is deleted in its entirety and replaced with the following:

4.7 Extended notification period. In the event that you do not renew or you cancel this policy due to:

- a. your retirement;
- b. your death;
- c. your permanent disability;
- d. the cessation of your business; or
- e. your maternity or paternity leave

Where you have elected and paid the applicable premium set out by us, we shall provide an extended reporting period to this policy under which claims can be first made against you and reported under the policy after the period of insurance has expired.

You must first give:

- a. six (6) months' written notice as to your intention to retire, take maternity or paternity leave or cease your business; or
- b. Thirty (30) days' written notice following your permanent disability or death.

All other terms and conditions of the policy will apply.

This extended reporting period will extend the period for which any claim covered by the policy and first made against you can be notified to us by a further five (5) years and shall commence on the day immediately following the expiry of the period of insurance however such extended reporting period:

- a. does not reinstate or increase the limit of indemnity;
- b. does not extend the period of insurance; and
- c. Will only apply to claims arising from business we knew about and which took place before the effective date of the cancellation or non-renewal of this policy.

This extended reporting period shall automatically cease should you effect another policy or upon non-payment of the applicable premium.

In all other respects the policy remains unaltered.

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Ref C/INS 019

Specified Dermal Filler Products

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

Dermal Filler products used for the Dermal Filler treatment performed as part of **your business** and which are acceptable by **us** include:

With effect from 12/4/21 Cover is provided for 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

Ref C/INS 025

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;

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- 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

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.

In all other respects, the policy remains unaltered.

Certificate of Medical Malpractice Cover

Hayley Epton trading as Hayley Aesthetics

We act as Insurance Brokers for the above practitioner and we hereby certify that the following insurances are in force:

Insurer: Argo

Policy Number: CIA-MM-21-10-021

Type of Insurance: Medical Malpractice

Limit of Indemnity: 5 Million

Treatments:

- Beauty Treatments - ** Full list of the Acceptable Treatments are noted on Endorsement Ref C/INS 012**
- Botulinum Toxin
- Chemical Peels (depth as per training received. Excludes Non-medics for Deep Peels)
- Dermal Filler procedures - Excluding Genital areas and Buttocks
- Laser Ablative (skin types 1-4) Laser and Diode Hair removal, Skin Rejuvenation, Pigmentation, Thread Vein, Acne Removal and nail fungus removal
- Laser Non Ablative (Skin Types 1-4) - IPL and Diode Hair Removal, Skin Rejuvenation, Pigmentation, Thread Vein, Acne Removal and nail fungus removal
- Medical Skin Needling (depth as per training received. Non-medics up to 2.0mm face and 2.5mm body only)
- Microdermabrasion and Hydradermabrasion

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- Microsclerotherapy/ Sclerotherapy
- Dermaplaning
- Plasma for Removal of Skin Tags, Warts, Scarring inc. Stretch Marks & Acne Scars, Loss of Facial Skin, Brow Lifting, Skin Rejuvenation, Tattoo Removal, Non-Surgical Blepharoplasty

Period of Cover: 09/05/2022 To 25/10/2022

Issued by Craig Thomas

On behalf of Cosmetic Insure

Coverholder at **LLOYD'S**

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