



Policy certificate

Insurance effected through the Coverholder:

CFC Underwriting Limited
85 Gracechurch Street
London EC3V 0AA
United Kingdom

PLEASE NOTE – This notice contains important information. PLEASE READ CAREFULLY.

This Certificate is issued by the Coverholder in accordance with the authorisation granted to the Coverholder under the Binding Authority Agreement with the Unique Market Reference stated within this Policy. This Policy comprises a Certificate, the Schedule, Wording and all other provisions and conditions attached and any endorsements issued.

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this Policy.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

In Witness whereof this Certificate has been signed by:

A handwritten signature in black ink, appearing to read 'ARH', followed by a long, wavy horizontal line.

Authorised Official

Please examine this document carefully. If it does not meet your needs, please contact your broker immediately. In all communications the policy number appearing overleaf should be quoted.



SCHEDULE

POLICY NUMBER:	MMK0339449314
UNIQUE MARKET REFERENCES:	B087521C9N5053 B174321B01267
THE INSURED:	LASERSLIM COSMETIC SERVICES LTD
REGISTERED MEDICAL AND HEALTHCARE PRACTITIONERS:	As Per The Named Registered Medical And Healthcare Practitioners Run-Off Clause Cover Clause, Whilst Working On Behalf Of The Insured Only
ADDRESS:	4215 Park Approach, Thorpe Park Leeds LS15 8GB UK
THE UNDERWRITERS:	Underwritten by certain underwriters at Lloyd's and other insurers
THE INCEPTION DATE:	00:01 Local Standard Time on 16 Mar 2022
THE EXPIRY DATE:	00:01 Local Standard Time on 16 Mar 2023
TOTAL PAYABLE:	GBP17,492.00
Broken down as follows:	
Premium:	GBP14,725.00
Policy Administration Fee:	GBP1,000.00
Insurance premium tax:	GBP1,767.00
BUSINESS ACTIVITIES:	Botulinum Toxin, Non-permanent Dermal Fillers, Hyperhidrosis, Platysmal Bands, Superficial Chemical Peels, Micro needling, Dermapen, Silhouette Soft, Laser Lipolysis, Laser/IPL, Plasma BT, Meso therapy, Deso body & Deso face, Cellurase, Tranexamic acid injections, Permalip, PRP, Microsclerotherapy. Provision of training in Dermal fillers. Entity cover Hair Transplants., as more fully described in the application form dated TBA and as held on file by CFC Underwriting Limited
LEGAL ACTION:	United Kingdom, Channel Islands and the Isle of Man
TERRITORIAL SCOPE:	United Kingdom, Channel Islands and the Isle of Man, but Worldwide in respect of any Good Samaritan act
RETROACTIVE DATE:	10 Mar 2008
INDEMNITY PERIOD (CYBER AND PRIVACY cover only):	3 Months
MINIMUM OUTAGE PERIOD (CYBER AND PRIVACY cover only):	8 Hours
WORDING:	Medical Malpractice_UK_v1.4
ENDORSEMENTS:	CYBER RISKS CLAUSE REGISTRATION UNDER DATA PROTECTION LAW EXCLUSION AMENDATORY CLAUSE CORONAVIRUS EXCLUSION CLAUSE HAIR TRANSPLANT EXCLUSION CLAUSE NAMED REGISTERED MEDICAL AND HEALTHCARE PRACTITIONERS RUN-OFF COVER CLAUSE PHENOL PEEL EXCLUSION CLAUSE PROFESSIONAL HEARING EXTENSION CLAUSE RETROACTIVE PERIOD CLAUSE
CLAIMS MANAGERS:	CFC Underwriting Limited Please report all new claims to: newclaims@cfcunderwriting.com
CYBER INCIDENT RESPONSE LINE (CYBER & PRIVACY cover only):	In the event of an actual or suspected privacy breach (e.g. you lose your laptop or your computer is compromised in any way) please call our Cyber Incident Response Team on the toll free 24-hour hotline number: 0800 975 3034

LIMITS OF LIABILITY AND DEDUCTIBLES

INSURING CLAUSE 1: MEDICAL MALPRACTICE

Limit of liability:	GBP5,000,000	each and every claim, including costs and expenses
Aggregate limit of liability:	GBP5,000,000	including costs and expenses
Deductible:	GBP2,500	each and every claim, including costs and expenses

INSURING CLAUSE 2: PROFESSIONAL INDEMNITY

Limit of liability:	GBP5,000,000	each and every claim, including costs and expenses
Aggregate limit of liability:	GBP5,000,000	including costs and expenses
Deductible:	GBP2,500	each and every claim, including costs and expenses

INSURING CLAUSE 3: GENERAL LIABILITY

NO COVER GIVEN

INSURING CLAUSE 4: EMPLOYERS' LIABILITY

NO COVER GIVEN

INSURING CLAUSE 5: CYBER & PRIVACY

NO COVER GIVEN

INSURING CLAUSE 6: LEGAL EXPENSES

ALL SECTIONS COMBINED

Aggregate limit of liability:	GBP100,000	
Deductible:	GBP500	each and every claim

SECTION A: CRIMINAL PROCEEDINGS

Limit of liability:	GBP50,000	each and every claim
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SECTION B: LOSS OF LICENCE TO PRACTICE

Limit of liability:	GBP50,000	each and every claim
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SECTION C: TAX PROTECTION

Limit of liability:	GBP50,000	each and every claim
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SECTION D: HEALTH AND SAFETY

Limit of liability:	GBP50,000	each and every claim
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SECTION E: CONTRACTUAL DISPUTES

Limit of liability:	GBP50,000	each and every claim
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SECTION F: EMPLOYMENT DISPUTES

Limit of liability:	GBP50,000	each and every claim
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SECTION G: PROPERTY DISPUTES

Limit of liability:	GBP50,000	each and every claim
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INSURING CLAUSE 7: COURT ATTENDANCE COSTS

Aggregate limit of liability:	GBP50,000	sub-limited to GBP1,000 per day
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Deductible:	GBP0	each and every claim
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INSURING CLAUSE 8: REPUTATION AND BRAND PROTECTION

Aggregate limit of liability:	GBP50,000	
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Deductible:	GBP0	each and every claim
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OUR REGULATORY STATUS

CFC Underwriting Limited is authorised and regulated by the United Kingdom Financial Conduct Authority (FCA). CFC Underwriting Limited's Firm Reference Number at the FCA is 312848. These details may be checked by visiting the Financial Conduct Authority website at <https://register.fca.org.uk/>. Alternatively, the Financial Conduct Authority may be contacted on +44 (0)20 7066 1000.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you in respect of insurance policies that we have underwritten on behalf of insurers. This depends on the type of business and the circumstances of the claim. In respect of general insurance business the FSCS will cover 90% of the claim, without any upper limit and for compulsory classes of insurance, the FSCS will cover 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

HOW TO COMPLAIN

We intend to provide an excellent service to you. However, we recognise that there may be occasions when you feel that this has not been achieved. If you are unhappy with any aspect of the service that you receive from us, please contact your insurance broker in the first instance, stating the nature of your complaint, the certificate and/or claim number.

Alternatively, you can contact us directly at enquiries@cfcunderwriting.com or please write to:

Chief Executive Officer
CFC Underwriting Limited
85 Gracechurch Street
London EC3V 0AA
United Kingdom

If after taking this action you are still unhappy with the response it may be possible in certain circumstances for you to refer the matter to Lloyd's of London. The contact details are as follows:

Complaints Department
Fidentia House
Walter Burke Way
Chatham
Kent ME4 4RN

Tel: +44 (0)20 7327 5693
Email: complaints@lloyds.com

Your complaint will be acknowledged, in writing, within 5 business days of the complaint being made.

A decision on your complaint will be provided to you, in writing, within 8 weeks of the complaint being made.

If you remain dissatisfied after Lloyd's of London has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service in the United Kingdom. The contact details are as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
United Kingdom

Telephone: +44 20 7964 0500 (from outside the UK)
Telephone: 0800 023 4 567 (from inside the UK)
Fax: +44 20 7964 1001

If you have purchased your contract online you may also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is www.ec.europa.eu/odr.



The existence of this complaints procedure does not affect your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.



DATA PROTECTION NOTICE

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations. Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

The information we collect and use includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

We will process individual insured's details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our privacy notice and applicable data protection laws.

To enable us to use individual insured's details in accordance with applicable data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured this notice, on or before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice, please contact us directly at enquiries@cfcunderwriting.com.

For more information about how we use your personal information please see our full privacy notice, which is available online on our website at:

<http://www.cfcunderwriting.com/privacy>



CYBER RISKS CLAUSE

ATTACHING TO POLICY

NUMBER: MMK0339449314

THE INSURED: Laserslim Cosmetic Services Ltd

WITH EFFECT FROM: 16 Mar 2022

It is understood and agreed that where **cyber events** or **cyber errors** are not specifically excluded from a Section or Insuring Clause of this Policy, then a claim arising out of a **cyber event** or **cyber error** which is otherwise covered under that Section or Insuring Clause will be payable, subject to all other terms, conditions and exclusions of this Policy.

It is further understood and agreed that the following amendments are made to this Policy:

1. The following **DEFINITIONS** are added:

"Cyber error" means

any:

- a. unintentional human error in entering, processing or amending electronic data within any **computer systems** or in the upgrading, maintenance or configuration of any **computer systems**; or
- b. application bug, internal network failure, external network failure or hardware failure directly impacting any **computer systems** which renders them incapable of supporting their normal business function.

"Cyber error" does not mean **cyber event**.

"Cyber event" means

any actual or suspected unauthorized access to or electronic attack designed to damage, destroy, corrupt, overload, circumvent or otherwise impair the functionality of any **computer systems**, including a denial of service attack, cyber terrorism, hacking attack, Trojan horse, phishing attack, man-in-the-middle attack, application-layer attack, compromised key attack, malware infection (including spyware or ransomware) or computer virus.

2. The following is added to the **EXCLUSIONS RELATING TO ALL INSURING CLAUSES**:

System failures

arising directly or indirectly out of any application bug, internal network failure, external network failure or hardware failure directly impacting any **computer systems** which renders them incapable of supporting their normal business function.

Cyber events

arising directly or indirectly out of any **cyber event**.

However, this Exclusion will not apply to the **CYBER & PRIVACY INSURING CLAUSE**.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



REGISTRATION UNDER DATA PROTECTION LAW EXCLUSION AMENDATORY CLAUSE

ATTACHING TO
POLICY NUMBER: MMK0339449314
THE INSURED: Laserslim Cosmetic Services Ltd
WITH EFFECT FROM: 16 Mar 2022

It is understood and agreed that the "Registration under the Data Protection Act 1998" **EXCLUSION** is deleted in its entirety and replaced with the following:

Registration under the Data Protection Act 2018

if **you** are not registered under the Data Protection Act 2018 or its equivalent, or **you** were registered but the registration was suspended, revoked, surrendered or otherwise terminated at the time the incident which gave rise to the claim took place.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



CORONAVIRUS EXCLUSION CLAUSE

ATTACHING TO
POLICY NUMBER: MMK0339449314
THE INSURED: Laserslim Cosmetic Services Ltd
WITH EFFECT FROM: 16 Mar 2022

It is understood and agreed that the following is added to the **EXCLUSIONS RELATING TO ALL INSURING CLAUSES:**

Coronavirus

arising directly or indirectly out of:

- a. coronavirus disease (COVID-19);
- b. severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c. any mutation or variation of SARS-CoV-2; or
- d. any fear or threat of a. to c. above.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



HAIR TRANSPLANT EXCLUSION CLAUSE

ATTACHING TO
POLICY NUMBER: MMK0339449314
THE INSURED: Laserslim Cosmetic Services Ltd
WITH EFFECT FROM: 16 Mar 2022

It is understood and agreed that the following **EXCLUSION** is added to this Policy:

Hair transplant

arising directly or indirectly out of any hair transplant procedure performed by any of the Registered Medical and Healthcare Practitioners named on the policy schedule.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



NAMED REGISTERED MEDICAL AND HEALTHCARE PRACTITIONERS RUN-OFF COVER CLAUSE

ATTACHING TO POLICY NUMBER: MMK0339449314
THE INSURED: Laserslim Cosmetic Services Ltd
WITH EFFECT FROM: 16 Mar 2022

It is understood and agreed that this Policy provides run-off cover only for the following **registered medical and healthcare practitioners**:

- a. Gareth O'Hare from 10 March 2008 up to 05 April 2019.
- b. Laura White from 10 March 2008 up to 05h April 2019.
- c. Emma Horton from 10 March 2008 up to 05 April 2019
- d. Camilla Valencia from 03 April 2019 up to 01 October 2019
- e. Jess Coster from 03 June 2019 up to 30 June 2020.
- f. Jo Ward from 11 November 2019 up to 30 June 2020.
- g. Alicia Higgs from 14 November 2019 up to 03 January 2020.

This means that this Policy will cover, subject to all other terms, conditions and exclusions of this Policy, any **claim** first made against **you** during the **period of the policy** arising out of any actual or alleged negligent act, error, omission first committed by the above mentioned practitioners between the stated employment dates .

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



PHENOL PEEL EXCLUSION CLAUSE

ATTACHING TO
POLICY NUMBER: MMK0339449314
THE INSURED: Laserslim Cosmetic Services Ltd
WITH EFFECT FROM: 16 Mar 2022

It is understood and agreed that the following **EXCLUSION** is added to this Policy:

Phenol peels

arising directly or indirectly out of any phenol peel procedure.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



PROFESSIONAL HEARINGS EXTENSION CLAUSE

ATTACHING TO
POLICY NUMBER: MMK0339449314
THE INSURED: Laserslim Cosmetic Services Ltd

WITH EFFECT FROM: 16 Mar 2022

It is understood and agreed that the following amendments are made to this Policy:

1. The following **INSURING CLAUSE** is added to the Schedule:

INSURING CLAUSE 9: REGULATORY INVESTIGATIONS

Aggregate limit of liability: GBP1,000,000 including **costs and expenses**

Deductible: GBP0 each and every claim, including **costs and expenses**

2. The following **SECTION** is added to **INSURING CLAUSE 6** in the Schedule:

SECTION H: PROFESSIONAL HEARINGS

Limit of liability: GBP250,000 each and every claim

Sub-limited to:

Limit of liability: GBP50,000 each and every claim, in respect of any interview under caution

3. The following **INSURING CLAUSE** is added to the Policy:

INSURING CLAUSE 9: REGULATORY INVESTIGATIONS

We agree to pay on behalf of the **registered medical and healthcare practitioners** all **costs and expenses** incurred as a result of a **regulatory investigation** arising out of **your medical and clinical professional services** first initiated against them in writing during the **period of the policy**.

However, **we** will not pay any **costs and expenses** in respect of a **regulatory investigation** affecting the wider environment in which **you** or the **registered medical and healthcare practitioners** conduct **medical and clinical professional services**, as opposed to a **regulatory investigation** solely affecting **you** or the **registered medical and healthcare practitioners**.

4. The following **SECTION** is added to **INSURING CLAUSE 6** in the Policy:

SECTION H: PROFESSIONAL HEARINGS

We agree to pay on behalf of the **registered medical and healthcare practitioners** all reasonable **costs and expenses** incurred:

- a. as a result of a **regulatory investigation**, other than a **regulatory investigation** arising out of **medical and clinical professional services**; and
- b. to attend a pre-dismissal interview;

of which they receive first advice in writing during the **period of the policy**.

However, **we** will not pay any **costs and expenses** in respect of a **regulatory investigation** affecting the wider environment in which **you** or the **registered medical and healthcare practitioners** conduct **medical and clinical professional services**, as opposed to a **regulatory investigation** solely affecting **you** or the **registered medical and healthcare practitioners**.

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY



RETROACTIVE PERIOD CLAUSE

ATTACHING TO
POLICY NUMBER: MMK0339449314
THE INSURED: Laserslim Cosmetic Services Ltd
WITH EFFECT FROM: 16 Mar 2022

It is understood and agreed that the following amendments are made to this Policy:

1. The following is added to the "Retroactive date" **EXCLUSION**:
However, this Exclusion will not apply to the **retroactive period**.
2. The following **DEFINITION** is added:
"**Retroactive period**" means

the following period for which coverage is provided by this Policy.

10 March 2008 to 30 November 2018 in respect of Dermatology and Minor surgery – removal of moles, skin tags, cysts, warts & milia

SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY