



Client Ref: HIDX78LI01

Policyholder: Mrs Danielle Hindley Trading As Dolly's & Daisy's
Address: 54 East view Kippax Leeds West Yorkshire
Postcode: LS25 7HB
Business: Beauty Therapist
Hairdresser
Nail Technician

Policy Number:	HIDX78LI01	
Effective Date:	29/04/2022	Expiry Date: 28/04/2023
Date of Issue:	29/04/2022	Renewal Date: 29/04/2023
First Premium:	£663.04	
Includes IPT	£71.04	

Your Agent is: Salon Gold (Henry Seymour & Co.) **Agency No:** HU0008101
Address: Chancery House
St Nicholas Way
Sutton
Surrey
Postcode: SM1 1JB
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Notice to Policyholder

Financial Services Compensation Scheme

The Underwriters are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. Such claims are protected for 90% without any upper limit. For compulsory classes of insurance the claim will be met in full. Further information about the compensation scheme is available from FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk

If after reading your schedule you have any questions, please contact Salon Gold (Henry Seymour & Co.)

Legal Liabilities Section

Cover	Required?	Indemnity Limit
Employers Liability Excess Nil	No	£10,000,000 each and every claim or series of connected claims, including costs
Public Liability Excess Third Party Property Damage £50 each and every claim including costs	Yes	£3,000,000 each and every claim including costs
Products Liability Excess Third Party Property Damage £50 each and every claim including costs	Yes	£3,000,000 in total for all claims including costs
Professional Treatment Risk Excess Third Party Property Damage £50 each and every claim including costs	Yes	£3,000,000 each and every claim including costs
Financial Loss Excess first £1,000 or the first 10% of each and every claim (whichever is the greater) including costs	Yes	£10,000 in total for all claims including costs

Additional information

Employers Liability

How many people are employed by You? 1

Public Liability

Number of qualified staff 1
 Number of clerical staff 0
 Number of trainees 0

Territorial Limits

- anywhere within Great Britain Northern Ireland the Isle of Man or the Channel Islands other than Offshore
- elsewhere in the world (other than the United States of America or Canada or Offshore) for temporary visits of no more than 14 consecutive days by employees in connection with the Business undertaken by You or any of Your directors or Employees normally resident in (1) above; or
- elsewhere in the world in respect of any Products Supplied (other than those to Your knowledge sold supplied erected repaired altered treated or installed by You in or for delivery or use in the United States of America or Canada)

Jurisdictional Limits

The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Business Equipment All Risks Section

Cover Required: **No**

Specified Equipment away from the Premises

Description	Sum Insured	Territory	Single Article Limit
Stock and Business Equipment	£ NIL		
Excess £0			

Money and Personal Accident Assault Section
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Cover Required: **No**

Cover	Sum Insured
Money in Transit & Bank Night Safe	£500
Money on contract sites	£500
Money at private home or residence as described in the Policy	£500
Money on the Premises during Business Hours	£500
Money on the Premises outside Business Hours not in a locked safe	£500

Assault Cover

Death, Loss of Limb, Loss of Sight	£25,000
Permanent Total Disablement	£10,000
Incurred Medical Expenses	£150
Temporary Total Disablement (Weekly)	£75 weeks payable 104
Temporary Partial Disablement (Weekly)	£75 weeks payable 104

Legal Expenses

Cover	Limit of Indemnity
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Legal Expenses	£100,000
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Option 1 – Gold	Not Insured
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Included within the Cover

- Employment
- Employment Compensation Awards
- Employment Restrictive Covenants
- Tax Protection
- Property
- Legal Defence
- Compliance and Regulation
- Statutory Licence Appeals
- Loss of Earnings
- Personal Injury
- Executive Suite
- Crisis Communication
- Legal & Tax advice
- Counselling Helpline

Option 2 – Silver	Not Insured
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- Tax Protection
- Legal & Tax advice
- Counselling Helpline

Territorial Limit

Great Britain Northern Ireland the Channel Islands and the Isle of Man

Personal Accident Section

Cover

Not Insured

Operative Time

24 hours

Insured Persons

No. Name

Date of Birth

None

Description

Sum Insured

- | | |
|---|-----------|
| 1. Accidental Death | £ 0 |
| 2. Loss of one Limb | £ 0 |
| 3. Loss of Sight in one Eye | £ 0 |
| 4. Loss of two or more Limbs | £ 0 |
| 5. Loss of Sight in both Eyes | £ 0 |
| 6a. Loss of one Limb and Loss of Sight in one Eye | £ 0 |
| 6b. Loss of Speech | £ 0 |
| 6c. Loss of Hearing in One Ear | 25% of 6a |
| Loss of Hearing in Both Ears | £ 0 |
| 7. Permanent Total Disablement | £ 0 |
| 8. Temporary Total Disablement payable per week | £ 0 |
| Benefit Period 104 weeks | |
| Deferment Period 7 days | |
| 9. Temporary Partial Disablement payable per week | 40% of 8 |
| Benefit Period 104 weeks | |
| Deferment Period 7 days | |

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Permanent Disability (Continental Scale)

1. Loss of four fingers and a thumb	50% of Permanent Total Disablement
2. Loss of four fingers	25% of Permanent Total Disablement
3. Loss of a thumb:	
a. Both joints.	25% of Permanent Total Disablement
b. One joint.	10% of Permanent Total Disablement
4. Loss of each finger:	
a. Forefinger.	20% of Permanent Total Disablement
b. Three joints.	10% of Permanent Total Disablement
c. Two joints.	4% of Permanent Total Disablement
d. One joint.	2% of Permanent Total Disablement
5. Loss of toes:	
a. All toes – one foot.	15% of Permanent Total Disablement
b. Big toe – both joints.	10% of Permanent Total Disablement
c. Big toe – one joint.	5% of Permanent Total Disablement
d. Other than big toe – each	5% of Permanent Total Disablement
6. Shoulder or elbow.	25% of Permanent Total Disablement
7. Wrist, hip, knee or ankle.	20% of Permanent Total Disablement
8. Lower jaw by surgical operation.	30% of Permanent Total Disablement
9. Any permanent partial disability not listed above	Maximum of 100% of Permanent Total Disablement
Quadriplegia – included	£100,000
Total & Incurable Insanity	£ 0
Rehabilitation Expenses	£500 per month up to a maximum of 6 months
Counseling / Information Service	Included

Optional Extensions Operative

Business from Home Extension Insured

We will provide cover for the standard treatments listed under the following trade categories:

Barber	Not Insured
Hairdresser	Insured 1 person(s)
Nail Technician	Insured 1 person(s)
Beauty Therapist	Insured 1 person(s)
Trichologist	Not Insured
Makeup Artist	Not Insured
Face Painting	Not Insured
Student	Not Insured
Junior	Not Insured

We will provide cover for the following **Additional Treatments**:

Advanced Electrolysis	Not Insured
Dermalogica Bio Surface Peel	Not Insured
Dermalogica Pro Power Peel	Not Insured
Dermaplaning	Insured 1 person(s)
Intense Pulse Light (IPL), Variable Pulsed Light (VPL),	
Intense Flash Light (IFL), Light Heat Energy (LHE),	
Advanced Fluorescent Technology (AFT), Lasers	Not Insured
Microdermabrasion	Not Insured
Micro-Needling	Insured
1 person(s)	
Micropigmentation/semi-permanent make-up/micro-blading	Insured 1 person(s)
Million Dollar Facial	Not Insured
Nose Piercing	Not Insured
Radio Frequency, Cavitation	Not Insured
Teaching or Training	Insured

Special Conditions

Applying to all Sections

Sterilisation

Cover provided by Sub-Section Public and Products Liability extends to include claims arising from infectious disease provided that We shall not be liable under this Section unless

1. Any razor or clipper blades, steel combs, electrolysis needles or any item which could pierce the skin while in use is brand new or thoroughly sterilised before use
2. All disposable needles have been disposed of immediately into a sharps container

Electrical Equipment

Cover provided by Sub-Section Public and Products Liability is subject to all electrical equipment being inspected and at least annually by a qualified electrical engineer

Qualifications

Cover provided by Sub-Section Public and Products Liability is subject to any treatment being carried out by a trained and qualified operative. Beauty Therapists must have recognised UK Beauty Qualification for the treatments for which cover is required

Trainees

Cover provided by Sub-Section Public and Products Liability is subject to all Trainees being supervised at all times

Manufacturer's Instructions

Cover provided by Sub-Section Public and Products Liability is subject to any equipment and products for the performance of Treatments being used in accordance with the manufacturer's instructions

Optional Policy Endorsements

Personal Accident for Hands

Not Insured

Cover is only provided for treatments shown as operative above. Cover for all treatments is subject to the conditions shown in the policy wording and below.

Professional Treatment Risk

Providing you and any employees have relevant qualifications from a recognised and accredited UK training college or company for any treatments being carried out, we will provide indemnity to you in respect of the following treatments listed under your trade category and shown on your Policy Schedule and subject to the additional terms listed against the treatment if applicable

Barber

In respect of washing styling cutting and drying of hair, including the use of cut throat razors and hair clippers and trimmers

Hairdresser

1. washing styling cutting application of hair extensions and drying of hair;
2. tinting dyeing bleaching or permanent waving of hair;
3. special treatment of hair including chemical straightening conditioning treatments up to 0.2% formaldehyde;
4. eyebrow treatments including plucking, shaping, tinting, threading, waxing, HD Brows, henna and lamination, provided that, where applicable You have performed a sensitivity patch test on the client, using the exact substance that is to be applied during the treatment at least 24 hours before performing the treatment for the first time and will not proceed with the treatment if the results of the test are not satisfactory;
5. eyelash treatments including tinting, lifting perming and applying false eyelashes, provided that, where applicable You have performed a sensitivity patch test on the client, using the exact substance that is to be applied during the treatment at least 24 hours before performing the treatment for the first time and will not proceed with the treatment if the results of the test are not satisfactory;
6. cutting and shaping of nails including application of acrylic coatings;
7. application of tooth jewellery;
8. ear piercing by gun and stud method, provided that We shall not be liable under this extension unless written parental consent has been obtained for persons under 16 years old;
9. false eyelashes including semi-permanent eyelash extensions;
10. use of electrical equipment such as tongs curlers or straighteners; and
11. use of cut throat razors hair clippers and trimmers.

Nail Technician

In respect of

1. application of nail extensions and nail coatings including varnishes and coatings cured using a UV or LED lamp provided that You have checked the client is not allergic to acrylics or plastics prior to application;
2. application of nail art;
3. cutting shaping or nails; and
4. manicures pedicures including paraffin wax.

Beauty Therapist

1. acid peels (AHA/glycolic) up to 40% acid, provided that:
 - i. You have provided full written aftercare instructions to the client;
 - ii. The concentration of Glycolic/Alpha-Hydroxy Acid does not exceed 40%; and
 - iii. You have carried out a test for allergic reaction 24 hours prior to commencing any course of acid skin care treatment. Should there be an allergic reaction to the test the treatment should not proceed and any subsequent treatment to the test will not be covered;
2. acupressure;
3. advanced waxing;
4. airbrush tanning;
5. application of false tanning products;
6. aqua detox;
7. aromatherapy;
8. ayurvedic massage;
9. baby massage, provided that You use a doll when teaching the parents/guardians how to carry out baby massage treatment;
10. bamboo massage;
11. bikini hair colouring, provided that
You have performed a sensitivity patch test on the client using the exact substance that is to be applied during the Bikini hair colouring at least 24 hours prior to treating the client for the first time and will not proceed with the treatment if the results of the test are not satisfactory;
12. bleaching of superfluous hair;
13. body wraps;
14. bowen technique;
15. chinese foot massage, provided that
 - a. You do not carry out any treatment on persons that:
 - i. have infectious disorders of the feet;
 - ii. have severe bruising to the feet;
 - iii. are in the first trimester of pregnancy;
 - iv. are under the influence of drugs and/or alcohol; or
 - v. have a fever or contagious disease; and
 - b. You have obtained written approval from their General Practitioner, for any Treatments on persons that:
 - i. have severe circulatory problems such as high or low blood pressure;
 - ii. are in the second or third trimester of pregnancy;
 - iii. have arthritis of the feet;
 - iv. are diabetic;
 - v. have recently suffered haemorrhage or swellings;

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- vi. have recently had an operation; or
 - vii. are receiving medical treatment or have a condition that might be affected by Treatment;
16. cranio sacral therapy;
17. crystal healing;
18. detox foot spa;
19. ear piercing using gun and stud method, provided that
written parental consent has been obtained for persons under 16 years Old;
20. electrolysis (epilation), provided that
You use a new sterile needle (which will be disposed of immediately into a sharps container once treatment is completed) for each client;
21. Endermologie, provided that:
- a. all equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use; and
 - b. Full instructions are given to the clients as to the method of safe use of the facilities;
22. eyebrow treatments including plucking, shaping, tinting, threading, waxing, HD Brows, henna and lamination, provided that
where applicable, You have performed a sensitivity patch test on the client, using the exact substance that is to be applied during the eyebrow or eyelash treatment at least 24 hours before performing the treatment for the first time and will not proceed with the treatment if the results of the test are not satisfactory;
23. eyelash treatments including tinting, lifting, perming and applying false eyelashes, provided that
where applicable, You have performed a sensitivity patch test on the client, using the exact substance that is to be applied during the eyebrow or eyelash treatment at least 24 hours before performing the treatment for the first time and will not proceed with the treatment if the results of the test are not satisfactory;
24. facials including ionisation and steam treatments;
25. faradic treatments, provided that:
- a. all equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use; and
 - b. full instructions are given to the clients as to the method of safe use of the facilities;
26. foot massage, provided that:
- a. You do not carry out any treatment on persons that:
 - i. have infectious disorders of the feet;
 - ii. have severe bruising to the feet;
 - iii. are in the first trimester of pregnancy;
 - iv. are under the influence of drugs and/or alcohol; or
 - v. have a fever or contagious disease;
 - b. You have obtained written approval from their General Practitioner, for any Treatments on persons that:
 - i. have severe circulatory problems such as high or low blood pressure;
 - ii. are in the second or third trimester of pregnancy;
 - iii. have arthritis of the feet;
 - iv. are diabetic;
 - v. have recently suffered haemorrhage or swellings;
 - vi. have recently had an operation; or
 - vii. are receiving medical treatment or have a condition that might be affected by Treatment

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27. galvanic treatments, provided that:

- a) all equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use; and
- b) Full instructions are given to the clients as to the method of safe use of the facilities;

28. henna body art; provided that

You have obtained written consent from the parent or guardian of persons under the age of 16 years prior to performing the treatment;

29. hopi ear candles;

30. hot stone therapy;

31. indian head massage;

32. infra-red treatments;

33. kinesiology;

34. lava shell massage;

35. lomilomi massage;

36. make up including day, evening, media, stage, fashion and camouflage;

37. manicure;

38. manual lymphatic drainage;

39. massage including balinese, bio-dynamic, body, deep oscillation, facial, hand, hands free, hawaiian, holistic facial, korean hand, mongolian. russian honey, slavic, swedish, thai hand, thai herbal compress, thai tui-na;

40. micro current, provided that:

- a. all equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use; and
- b. full instructions are given to the clients as to the method of safe use of the facilities;

41. Myofascial Release;

42. nail cutting, shaping, varnishing, nail art, nail extensions, coatings cured using a UV or LED lamp, provided that

You have checked the client is not allergic to acrylics or plastics prior to application;

43. non-surgical facelift, provided that:

- a. all equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use;
- b. full instructions are given to the clients as to the method of safe use of the facilities; and
- c. We will not cover any treatment involving the use of injections of any kind;

44. oxygen treatments;

45. paraffin wax;

46. pedicure;

47. peajazzle. provided that

You only use products which have been specifically formulated for use on the face or body and are compliant with any EU or United Kingdom requirements;

48. power plates, provided that You:

- a. have received training in the use of power plates;
- b. take from the client their medical history and undertake a written consultation prior to use;
- c. ensure that the client signs the record card prior to each time they use the equipment stating that they are not suffering from any injury or medical condition that could be affected by the use of power plates;
- d. display prominently the manufacturer's instructions; and
- e. supervise use of power plates and will remain on the premises continuously while the equipment is in use.

Cover under this Sub-Section does not extend to include liability in respect of:

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- a. dietary advice or instruction; or
 - b. errors or omissions or neglects in treatment administered by You or on Your behalf;
49. pregnancy massage, provided that You:
- a. have the client's General Practitioner or midwife's consent prior to treatment;
 - b. do not massage over the abdomen;
 - c. do not carry out treatment during the first trimester (12 weeks); and
 - d. do not massage pressure points on both sides of the ankles nor massage the webbing between the thumb and index finger;
50. reflexology;
51. reiki;
52. self-tanning;
53. semi-permanent eyelash extensions;
54. spray tanning;
55. sports massage, provided that
- the massage is carried out by a person who holds level 3 of the National Qualifications Framework or equivalent qualification and a pre-treatment questionnaire must be completed by the client prior to the treatment being given;
56. su-do body art, provided that You have:
- a. performed a sensitivity patch test on the client using the exact substance that is to be applied during the Su-do body art treatment at least 24 hours prior to treating the client for the first time and will not proceed with the treatment if the results of the test are not satisfactory; and
 - b. obtained written consent from the parent or guardian of persons under the age of 16 years prior to performing the treatment;
57. sugaring;
58. thai foot massage, provided that:
- a. You do not carry out treatment on persons that:
 - i. have infectious disorders of the feet;
 - ii. have severe bruising to the feet;
 - iii. are in the first trimester of pregnancy;
 - iv. are under the influence of drugs and/or alcohol; or
 - v. have a fever or contagious disease;
 - b. You have obtained written approval from their General Practitioner, for any Treatments on persons that:
 - i. have severe circulatory problems such as high or low blood pressure;
 - ii. are in the second or third trimester of pregnancy;
 - iii. have arthritis of the feet;
 - iv. are diabetic;
 - v. have recently suffered haemorrhage or swellings;
 - vi. have recently had an operation; or
 - vii. are receiving medical treatment or have a condition that might be affected by Treatment;
59. threading;
60. toning tables provided that You:
- a. have received training in the use of toning table;
 - b. take from the client their medical history and undertake a written consultation prior to use;
 - c. ensure that the client signs the record card prior to each time they use the equipment stating that they are not suffering from any injury or medical condition that could be affected by the use of toning tables;
 - d. display prominently the manufacturer's instructions; and
 - e. supervise use of toning tables and will remain on the premises continuously while the equipment is in use.

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Cover under this Sub-Section does not extend to include liability in respect of

- a. dietary advice or instruction; or
- b. errors or omissions or neglects in treatment administered by or on behalf of the insured;

61. tooth jewellery;

62. ultrasound, provided that:

- a. all equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use;
- b. full instructions are given to the clients as to the method of safe use of the facilities; and
- c. We will not cover ultrasound for medical use;

63. vacuum suction, provided that:

- a. all equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use; and
- b. full instructions are given to the clients as to the method of safe use of the facilities;

64. vajazzle, provided that

You only use products which have been specifically formulated for use on the face or body and are compliant with any applicable EU or United Kingdom requirement;

65. vibro plates, provided that You:

- a. have received training in the use of vibro plates;
- b. take from the client their medical history and undertake a written consultation prior to use;
- c. ensure that the client signs the record card prior to each time they use the equipment stating that they are not suffering from any injury or medical condition that could be affected by the use of vibro plates;
- d. display prominently the manufacturer's instructions; and
- e. supervise use of vibro plates and will remain on the premises continuously while the equipment is in use.

Cover under this Sub-Section does not extend to include liability in respect of

- a. dietary advice or instruction; pr
- b. errors or omissions or neglects in treatment administered by or on behalf of the insured;

66. warm bamboo massage;

67. waxing.

Trichologist

In respect of

1. analysis of scalp and or hair disorders and the non-medical treatment of those maladies;
2. the use of ultra violet, infra red or high frequency to assist in the treatment; and
3. the blending/mixing of proprietary brands only,

provided that We shall not be liable under this extension for:

- a. treatments involving the piercing of the skin;
- b. cryotherapy treatment; or
- c. treatment of any medical ailment diagnosed by a medical practitioner which is given against such practitioner's advice.

Makeup Artist

In respect of

1. Day makeup;
2. Evening makeup;
3. Media makeup;
4. Stage makeup;
5. Fashion makeup; or
6. Camouflage makeup.

Face Painting

In respect of

1. Face painting provided that:
 - a. a parent/guardian or responsible adult must be present to consent verbally to the face painting of any minor;
 - b. no face painting may be carried out on any minor under the age of three years;
 - c. You must use only paints which have been specifically formulated as cosmetics for use on the face or body and are compliant with any applicable EU or United Kingdom requirements;
 - d. You ensure adequate precautions will be taken to prevent infection from dirty water and brushes and cross infection from sponges already used on other children; and
 - e. You ensure no painting will be done in close proximity to open wounds cold sores or other skin conditions;
2. Glitter tattoos, provided that:
 - a. a parent/guardian or responsible adult must be present to consent verbally to the face painting of any minor;
 - b. no face painting may be carried out on any minor under the age of three years;
 - c. You must use only paints which have been specifically formulated for use on the face or body and are compliant with any applicable EU or United Kingdom requirements;
 - d. You ensure adequate precautions will be taken to prevent infection from dirty water and brushes and cross infection from sponges already used on other children; and
 - e. You ensure no tattoos will be done in close proximity to open wounds cold sores or other skin conditions;
3. hair braiding, provided that:
 - a. a parent/guardian or responsible adult must be present to consent verbally to hair braiding of any minor; and
 - b. no face painting may be carried out on any minor under the age of three years;
4. henna body art, provided that
You have obtained written consent from the parent or guardian of persons under the age of 16 years prior to performing the treatment;
5. nail cutting, shaping, varnishing, nail art, nail extensions and coatings cured using a UV or LED lamp, provided that
You have checked the client is not allergic to acrylics or plastics prior to application

Student

Case study work by students, provided that:

- a. You are competent to practice by your school and not practice outside the scope of what you have been taught;
- b. regular supervision and/or on-going case consultation/review for such case studies must be in place;
- c. students declare to clients/patients in advance that they are not fully qualified; and
- d. any fee charged must be evidently lower than an experienced and qualified therapist would charge.

Additional Treatments

(operative if shown on the Schedule)

1. **Advanced Electrolysis** including the provision of removal of thread veins, removal of warts, removal of skin tags, removal of milia, removal of mole hairs using advanced electrolysis provided that
 - I. You use a new sterile needle (which will be disposed of immediately into a sharps container once treatment is completed) for each client in respect of short wave diathermy;
 - II. You have provided full written aftercare to the client;
 - III. In respect of the removal of mole hairs a letter of approval must be obtained from the client's doctor;
2. **Dermalogica bio surface peel**, provided that:
 - a. the concentration of Lactic Acid does not exceed 18%;
 - b. the concentration of Salicylic Acid does not exceed 2%; and
 - c. each customer is tested for an allergic reaction 24 hours prior to commencing any course of Acid skin Care treatment and will not proceed with the treatment if the results of the test are not satisfactory;
3. **Dermalogica pro surface peel**, provided that:
 - a. such peels only contain the following acids and that the concentration of each acid does not exceed the corresponding amount:
 - i. lactic acid 30%;
 - ii. glycolic acid 30%;
 - iii. salicylic acid 2%
 - iv. malic acid 15%; and
 - v. mandelic acid 10%;
 - b. each customer is tested for an allergic reaction 24 hours prior to commencing any course of Acid skin Care treatment and will not proceed with the treatment if the results of the test are not satisfactory; and
 - c. signed consent is obtained in line with Dermalogica Pro training;

4. Dermaplaning, provided that:

- a. the treatment is carried out by a therapist qualified to NVQ level 2 or above who has also undertaken training in Dermaplaning;
- b. all blades are brand new or are thoroughly sterilised before use and disposed into a sharps container;
- c. a pre-treatment consultation is completed with the client and agreed and signed by them including declaration of any contraindications;
- d. You have provided full written aftercare instructions to the client; and
- e. You do not proceed with the treatment if the client declares any contraindications;

5. intense pulsed light (IPL) variable pulse light (VPL), intense flash light (IFL), light heat energy (LHE), advanced fluorescent technology (AFT), lasers provided that:

- a. all treatments are carried out from a fixed location, there is no cover for machines that are used on a mobile basis;
- b. any such treatments are carried out by a therapist qualified to NVQ level 3 (or equivalent) or by a qualified medical professional who has also undertaken manufacturer's training for the machine to be used;
- c. Machines are only used for the following treatments:
 - I. Hair Removal;
 - II. Skin Rejuvenation (excluding Port wine Stains and Haemangioma), Red Veins, Pigmentation or Acne; or
 - III. Cellulite or Lipo treatment (excluding Cryolipolysis or fat freezing);
- d. the treatment is carried out on persons of 18 years and over;
- e. a consent form is completed and signed by the client; and
- f. you have used any equipment and/or products for the performance of the Treatment in accordance with the manufacturer's instructions including any skin testing requirements;

6. microdermabrasion

7. micro-needling provided that We shall not be liable under this extension if:

- a. a local anaesthetic cream is used that is based on nanosomes;
- b. Rollers with needles longer than 1.5mm are used;
- c. each medical apparatus has;
 - i. been used on more than one customer;
 - ii. not been sterilised before each use; or
 - iii. not been discarded after 6 uses; or
- d. The sterilisation fluids used to sterilise the medical rollers have not been replaced daily

We shall not be liable under this extension with regard to claims arising from infectious diseases unless:

- a. any razor or clipper blades, steel combs, electrolysis needles or any item which could pierce the skin while in use is brand new or thoroughly sterilised before use; and
- b. all disposable needles have been disposed of immediately into a sharps container;

8. micro pigmentation/semi-permanent make-up/micro-blading provided that:

1. all materials and needles are destroyed or suitably disposed of after use. No materials or needles should be re-used;
2. it has been carried out by an operative trained by an authorised teacher who will have issued the relevant certification. Treatments included are:
 - i. Eyeliner;
 - ii. Eyebrow Lengthening;
 - iii. Eyebrow Liner;
 - iv. Eyebrow Filling ;
 - v. Lip Liner; and
 - vi. Full Lip Colour;
3. In the case of Advanced Micro Pigmentation, the Treatment must be carried out by an operative trained for Advanced Procedures by an authorised teacher who will have issued the relevant certification. Treatments include are:
 - i. Areola Re-pigmentation;
 - ii. Scar / Disfigurement / Stretch Mark Camouflage;
 - iii. Vitiligo Re-pigmentation;
 - iv. Cleft Palate Re-pigmentation;
 - v. Hair Replacement Re-pigmentation on the hairline or scalp; and
 - vi. Beauty Spots;
4. You must perform a sensitivity patch test on the client using the exact substance that is to be applied during the treatment at least 24 hours before the proposed treatment and will not proceed with the treatment if the results of the test are not satisfactory;
5. You or the person giving the treatment shall at all times strictly adhere to the requirements, standards and procedures laid down by the manufacturer;
6. A consent form has been completed and signed by the client; and
7. You must use a new sterile needle for each new treatment which will be disposed of immediately afterwards into a sharps container

9. Million Dollar Facial provided that:

- a) the treatment is carried out by a therapist qualified to NVQ Level 2 or above who has also completed training in Million Dollar Facial;
- b) any needles which could pierce the skin is brand new for each customer before use;
- c) any blades or equipment which could pierce the skin or come into contact with the customer while in use is brand new or shall be thoroughly sterilised before use;
- d) all disposable needles have been disposed of immediately into a sharps container;
- e) a pre-treatment consultation is completed with the client and agreed and signed by them including declaration of any contraindications;
- f) You have provided full written aftercare instructions to the client;
- g) the concentration of Hyaluronic Acid does not exceed 10%;
- h) any required pre-treatment patch test has been carried out in line with product and training instructions. and that treatment does not proceed if there is an allergic reaction to the test;
- i) a local anaesthetic cream is used that is based on nanosomes;
- j) the needles used are no longer than 1.5mm;
- k) the sterilisation fluids used to sterilise the equipment is replaced between each customer; and
- l) if the client declare any contraindications you must not proceed with treatment.

10. nose piercing

11. radio frequency/cavitation provided that:

- a. Such treatments are carried out by a therapist qualified to NVQ 2 or above, who has also undertaken manufacturer's training for the machine to be used;
- b. treatment is carried out on persons of 18 years and over;
- c. a consent form has been completed and signed by the client; and
- d. You have used any equipment and/or products for the performance of the treatment in accordance with the manufacturer's instructions including any skin testing requirements;

12. Teaching or Training provided that:

- a) You hold a UK recognised teaching qualification;
- b) You hold a UK recognised qualification for any treatments in which you are teaching;
- c) all students maintain their own student insurance for any work carried out;
- d) You are teaching up to a maximum of 20 students at any one time;
- e) You are not running a training establishment or academy; and
- f) no more than 50% of your annual turnover relates to the provision of teaching or training.

Professional Indemnity Extension

We will indemnify You in respect of damages, costs and expenses which You become legally responsible to pay, as a result of negligence by You, in the conduct and carrying out of Your Professional Business of teaching and training, in respect of any claims first made against You during the Period of Insurance

For the purposes of this extensions the limit of indemnity, including costs and expenses incurred in the defence and settlement of the claim, shall not exceed £50,000 in the aggregate during the Period of Insurance and You shall be responsible for the first £250 of each and every claim, inclusive of costs and expenses incurred in the defence and settlement of any claim.

This Professional Indemnity extensions does not cover any liability directly or indirectly due to:

1. bodily injury, sickness, disease or death sustained by any person or any loss, damage or destruction of property;
2. the manufacture, construction, alteration, repair, servicing, treating of any goods or products sold, supplied or distributed by You or from any business or occupation other than as stated in the Schedule, even though same may be carried on by You in conjunction with Your Business
3. bodily injury, sickness, disease or death sustained by any person arising out of and in the course of their employment by You under a contract of service or apprenticeship;
4. any claim made against You as a result of any dishonest, malicious or illegal acts by You or Your employees;
5. the ownership, use, occupation or leasing of property by You or on Your behalf;
6. any claim or circumstance:
 - a. known to you prior to inception of this Policy or which in Our reasonable opinion ought to have been known to You; or
 - b. notified by You under any other insurance prior to the inception of this Policy;
7. work in connection with contracts outside the United Kingdom, Northern Ireland, the Irish Republic or Channel Islands;
8.
 - a) loss or destruction of or damage to any property, or resultant or consequential loss;
 - b) any legal liability caused by, contributed to by or arising from
 - I. ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - II. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
9. war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power;

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10. libel or slander; or
11. loss of documents

If during the Period of Insurance You become aware of any circumstance which may be likely to give rise to a claim under this extension and You give written notice to Us of such circumstances during the Period of Insurance, any claims which may subsequently be made against You arising out of the circumstances of which notification has been given shall be deemed to be a claim arising during the Period of Insurance whenever such claims shall actually be made.

Endorsements

Business at Home Extension - Insured

Public Liability

The Public Liability Sub-Section is extended to include your legal liability as defined in that section for using your home in connection with your business activities as described in the policy schedule including individuals visiting the home in connection with that business.

Loss of Income

The cover provided by this policy is extended to include cover up to a limit of £50,000 in the event of the Business carried on by You at your home being interrupted or interfered with as a direct result of Damage which results in a loss of Gross Income We will indemnify You in respect of:

- a) the amount by which Gross Income earned during the Indemnity Period shall in consequence of the Damage fall short of the Standard Gross Income;
- b) Increase in cost of working, being the additional expenditure necessarily and reasonably incurred in consequence of the Damage in order to maintain the Gross Income during the Indemnity Period but not exceeding the additional amount which would have been payable under a above had such additional expenditure not been incurred;

less any sum saved during the Indemnity Period in respect of charges and expenses of the Business as may cease or be reduced in consequence of the Damage provided that if the Sum Insured in respect of Gross Income be less than the Annual Gross Income the amount payable thereunder shall be proportionately reduced.

Exclusions

We shall not be liable under this Section:

- a) if the Business be wound up or carried on by an administrator, a liquidator or receiver or permanently discontinued or Your interest shall cease (otherwise than by death) unless any of these events have been previously advised to and acknowledged by Us
- b) for loss sustained in consequence of erasure, distortion or corruption of data or programmes in computer systems unless caused by the Damage.

Special Conditions

First Financial Year

In the event of Damage occurring before the expiration of the first financial year of the Business the results of the Business to the date of the Damage shall be used as a basis upon which to assess the likely Annual Gross Income of the Business that would have been achieved in the first financial year had the Damage not occurred.

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Automatic Reinstatement of Loss

In the event of a claim under this Section We shall automatically reinstate the Sum Insured unless there is written notice by Us to the contrary provided that You undertake to pay the appropriate additional premium

Goods Sold Elsewhere

If during the Indemnity Period goods shall be sold or services shall be rendered elsewhere than at the Premises for the benefit of the Business either by You or by others on Your behalf the money paid or payable in respect of such sales or services shall be brought into account in arriving at the Loss of Gross Income during the Indemnity Period.

Definitions

Annual Gross Income

The Gross Income earned during the twelve months immediately before the Damage.

Gross Income

The money paid or payable to You for goods sold and delivered (less net purchase price of goods) and for services rendered in the course of the Business carried on at or from the Premises.

Indemnity Period

The period beginning with the occurrence of the Damage and ending not later than 12 months during which the Business shall be affected in consequence of the Damage.

Standard Gross Income

The Gross Income earned during that period in the twelve months immediately before the date of the Damage that corresponds with the Indemnity Period to which such adjustments shall be made as may be necessary to provide for the trend of the Business and for variations in or special circumstances affecting the Business either before or after the Damage or which would have affected the Business had the Damage not occurred so that the figures thus adjusted shall represent as near as may be reasonably practicable the results which but for the Damage would have been obtained during the relative period after the Damage.