

# Schedule

Policy Number: 9340203



## INSURANCE DETAILS

**Period of Insurance:** From 19 September 2022 to 18 September 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 Kerrie Lynch T/A Kerrie Lynch Aesthetics Limited

**Address:** 134, Droylsden Road, Audenshaw, Manchester, M34 5SJ

**Additional Insureds:** For Additional Insureds refer to the Treatments to be Insured section below

**Description of activities:**

**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>	£1,051.88	<b>Annual Tax:</b>	£126.23	<b>Total:</b>	£1,178.11
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## COSMETIC INSURANCE

### MEDICAL MALPRACTICE

Section Wording:	16756 WD-HSP-UK-HFC-MM(1)	
Insurer:	Hiscox Insurance Company Limited	
Limit of Indemnity:	£5,000,000	
Limit applies to:	any one claim and in aggregate including defence costs	
	Excess for category A treatments:	£0
	Excess for category B treatments:	£0
	Excess for category B* treatments:	£1,500
	Excess for category D treatments:	£500
	Excess for category K treatments:	£0
Excess applies to:	each and every claim including defence costs and expenses	
Estimated Annual Turnover:	£80,000.00	
Retroactive Date:	19/09/2011	
Geographical limits:	United Kingdom	
Applicable courts:	United Kingdom	

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## TREATMENTS TO BE INSURED

PRACTITIONER NAME	CAPACITY	TREATMENTS INSURED
Kerrie Lynch	Nurse	Botox / Dysport / Vistabel / Xeomin / Azzalure / Bocouture (A)
		Chemical Peels (excluding Phenol) (A)
		Juvederm Ultra/Volift /Volbella /Volite /Voluma/Vollure/ Lidocaine/ Volux Range (A)
		Restylane / Touch / Perlane / Lipp / Lidocaine / Defyne / Fynesse / Kysse / Refyne / Volyme / Lyft (A)
		Teosyal Global Action / Touch up / First Lines / Deep Lines / Kiss / Ultra Deep / Pure Sense / Redensity I / Redensity II / Ultimate / RHA (A)
		Dermaplaning (K)
		Micro Needle Therapy (K)
		PDO Thread Lifts - Dissolve (Face and Neck) (B)
		Vitamin Infusion Therapy (B)
		All Machines excluding Laser Lipolysis Machines - Skin Types 1-6 (D)
		Platelet-rich Plasma (A)
		Deso Face & Body (A)
		Plasma (All Machines excluding J Plasma) (B*)

## Endorsements

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## 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

## 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)

Funeral expenses	£5,000
Medical expenses	£10,000
Physiotherapy treatment expenses	£5,000
Counselling expenses	£5,000
Workplace alternation expenses	£5,000
Recruitment expenses	£5,000
Retraining expenses	£5,000
Illness	Not Covered
Compassionate Leave	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:** 134, Droylsden Road, Audenshaw, Manchester, , M34 5SJ

Item Description	Excess	Amount Insured
<b>General Contents:</b>	£250	£3,500
<b>Documents:</b>	£250	£0
<b>Computer &amp; Ancillary Equipment:</b>	£250	£20,000
<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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## BUSINESS INTERRUPTION COVER

**Section Wording:** 16777 WD-HSP-UK-HFC-PYI(1)  
**Insurer:** Hiscox Insurance Company Limited

Item Description	Excess	Amount Insured	Indemnity Period
Loss of Income	nil	£100,000	12 months
Gross Profit	nil	£0	12 months
Outstanding Debts	nil	£0	Not applicable
Increased Cost of Working	nil	£0	12 months
Additional Increased Cost of Working	nil	£0	12 months

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

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

**Denial of access** £100,000 or the total amount insured for Business Interruption, whichever is less  
**Suppliers** £100,000 or the total amount insured for Business Interruption, whichever is less  
**Public utilities** £100,000 or the total amount insured for Business Interruption, whichever is less  
**Public authority** £100,000 or the total amount insured for Business Interruption, whichever is less  
**Computer breakdown** £5,000 aggregate across all property sections

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MEDICAL MALPRACTICE - ENDORSEMENTS



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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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MANUAL ENDORSEMENTS

Clause	<b>Run Off Cover: Kaylie Sims</b>  Run Off Cover has been provided in respect of Kaylie Sims for all previously insured treatments 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)