

Endorsement

Policy Number: 9338399



INSURANCE DETAILS

| | |
|------------------------|---|
| Period of Insurance: | From 3 July 2023 to 2 July 2024, 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: | Amendment |
| Endorsement Effective: | 20 September 2023 |
| Endorsement Reason: | Change of Limit Of Indemnity |

INSURED DETAILS

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|--------------------------------------|---|
| Insured: | Deja Vu Aesthetic Training Academy Ltd |
| Address: | 76, Cherington, Yate, Bristol, BS37 8UX |
| Additional Insureds: | For Additional Insureds refer to the Treatments to be Insured section below |
| Description of activities: | Cosmetic Clinic |
| General terms of conditions wording: | The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below |

PREMIUM DETAILS

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|-------------------------|---------|---------------------|--------|--------|---------|
| Transaction Premium: | £98.02 | Transaction Tax: | £11.76 | Total: | £109.78 |
| Revised Annual Premium: | £775.00 | Revised Annual Tax: | £93.00 | Total: | £868.00 |

Endorsement

Policy Number: 9338399



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 K treatments: £0

Excess applies to: each and every claim including defence costs and expenses

Estimated Annual Turnover: £40,000.00

Retroactive Date: 03/07/2014

Geographical limits: United Kingdom

Applicable courts: United Kingdom

TREATMENTS TO BE INSURED

| PRACTITIONER NAME | CAPACITY | TREATMENTS INSURED |
|-------------------|----------|--|
| Rita Ogden | Nurse | Botox / Dysport / Vistabel / Xeomin / Azzalure / Bocouture (A) |
| | | Chemical Peels (excluding Phenol) (A) |
| | | Belotero Hydro / Soft / Balance / Intense / Volume / Lips / Lips Shape / Basic Sense (A) |
| | | IntraLine (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) |
| | | Micro Needle Therapy (K) |
| | | PDO Thread Lifts - Dissolve (Face and Neck) (B) |
| | | Aqualyx (A) |

Endorsement

Policy Number: 9338399



Endorsements

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| 1 | Training Cover |
| 6460.0 | Removal of cover: Genital work |
| 6711.0 | Removal of cover: treatment of minors |

PUBLIC AND PRODUCTS LIABILITY (WORK AWAY)

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|------------------------|---|
| 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

Endorsement

Policy Number: 9338399



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: | Occupational only |

Additional Cover (in addition to the overall benefit insured above)

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| 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 |

Endorsement

Policy Number: 9338399



SALON & SURGERY LIABILITY INSURANCE

CONTENTS COVER

Section Wording: 16776 WD-HSP-UK-HFC-PYC(1)
Insurer: Hiscox Insurance Company Limited
Premises: 5, St James Place, Mangotsfield, Bristol, , BS16 9JA

| Item Description | Excess | Amount Insured |
|--|--------|----------------|
| General Contents: | £250 | £0 |
| Documents: | £250 | £0 |
| Computer & Ancillary Equipment: | £250 | £0 |
| Rent Payable: | £250 | £0 |

Excess applies to: each and every loss

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

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

Endorsement

Policy Number: 9338399



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

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

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| Endorsements |
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| 240.3 | Minimum security condition |
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Endorsement

Policy Number: 9338399



PUBLIC AND PRODUCTS LIABILITY (PREMISES BASED)

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| Section Wording: | 16773 WD-HSP-UK-PL(1) |
| Insurer: | Hiscox Insurance Company Limited |
| Limit of Indemnity: | £1,000,000 |
| Limit applies to: | each and every claim, defence costs in addition, other than for claims arising from pollution or for products to which a single aggregate policy limit including defence costs applies |
| Excess: | £250 |
| Excess applies to: | each and every occurrence arising from property damage only |
| Geographical limits: | European Union |
| Jurisdictional limits: | United Kingdom |

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|-----------------------|---|
| Special Limits | (included within and not in addition to the overall limit/amount insured above) |
|-----------------------|---|

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| Criminal defence costs | £100,000 |
| Pollution defence costs | £100,000 |
| Court attendance compensation (employees) | £100 per day |
| Court attendance compensation (directors) | £250 per day |

Endorsement

Policy Number: 9338399



MEDICAL MALPRACTICE - ENDORSEMENTS

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| Clause 1 | Training Cover Cover extended to include training and supervision cover in respect of all listed treatments undertaken by Rita Ogden only. Cover in respect of treatments provided by students during the training course is provided subject to the student being under full supervision of Rita Ogden. |
| Clause 6460.0 | Removal of cover: Genital work The following is added to What is not covered, A. Genital work - any business activity performed on any client's genitalia with the exception of laser hair removal. |
| Clause 6711.0 | Removal of cover: treatment of minors |

Endorsement

Policy Number: **9338399**



What is not covered, A. 30. is amended to read as follows:

We will not make any payment for any claim or loss directly or indirectly due to:

1. any treatment or surgery performed on anyone under 18 years of age at the time of such treatment or surgery. However, the following treatments or surgeries can be performed on anyone under 18 years of age, provided that you obtain their parent's or legal guardian's prior written permission:

- a. laser or IPL hair removal
- b. removal of moles, skin tags, verrucae, cysts, warts and milia
- c. electrolysis
- d. microneedling
- e. microdermabrasion
- f. general beauty
- g. chemical peels for acne
- h. hydra facial
- i. hairdressing
- j. ear piercing

2. any of the following treatments or surgeries performed on anyone under 11 years of age at the time of such treatment or surgery:

- a. laser or IPL hair removal
- b. removal of moles, skin tags, verrucae, cysts, warts and milia
- c. electrolysis
- d. microneedling
- e. microdermabrasion
- f. general beauty
- g. chemical peels for acne
- h. hydra facial

The following is added to How much we will pay, Special limits:

Treatment of minors

For any claims directly or indirectly due to:

a. any laser or IPL hair removal performed on anyone under 14 years of age at the time of the treatment, the excess shown in the schedule is amended to £2,500 each and every claim, including defence costs; or

- b.
 - (i). any removal of moles, skin tags, verrucae, cysts, warts and milia;
 - (ii). electrolysis;
 - (iii). microneedling;
 - (iv). microdermabrasion;
 - (v). general beauty;
 - (vi). chemical peels for acne; or
 - (vii). hydra facial, performed on anyone under 14 years of age at the time of the treatment, the excess shown in the schedule is amended to £1,500 each and every claim, including defence costs.

Endorsement

Policy Number: 9338399



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.

Endorsement

Policy Number: 9338399



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.

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

Endorsement

Policy Number: 9338399



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 | Hiscox Underwriting Limited |
| 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 |

Endorsement

Policy Number: 9338399



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

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