

Endorsement

Policy Number: 9340366



INSURANCE DETAILS

Period of Insurance:	From 18 October 2017 to 17 October 2018, 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:	9 April 2018
Endorsement Reason:	Amendments to Policy

INSURED DETAILS

Insured:	London Hair Transplant Clinic Ltd T/A London Hair & Cosmetic Clinic
Address:	114a, High Street, , Edgware, HA8 7HF
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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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:	Excess for category A treatments:	£0
	Excess for category D treatments:	£1,500
	Excess for category H treatments:	£7,500
Excess applies to:	each and every claim including defence costs and expenses	
Estimated Annual Turnover:	£30,000.00	
Retroactive Date:	15/02/2016	
Geographical limits:	United Kingdom	
Applicable courts:	United Kingdom	

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TREATMENTS TO BE INSURED

PRACTITIONER NAME	CAPACITY	TREATMENTS INSURED
Nerio Tuliao	Nurse	Botox / Dysport / Vistabel / Xeomin / Azzalure / Bocouture (A)
		Belotero Intense/Soft/Basic/Balance (A)
		Juvederm Ultra Range (A)
		Restylane / Touch / Perlane / Lipp / Lidocaine / Lip Refresh / Lip Volume (A)
		Teosyal Global Action/Touch up/First Lines/Deep Lines/Kiss/Ultra Deep/Pure Sense/Redensity (A)
		All Machines excluding Laser Lipolysis Machines - Skin Types 1-6 (D)
Neil Yadio	Nurse	Botox / Dysport / Vistabel / Xeomin / Azzalure / Bocouture (A)
		Belotero (A)
		Juvederm Ultra Range (A)
		Restylane / Touch / Perlane / Lipp / Lidocaine / Lip Refresh / Lip Volume (A)
		Teosyal Global Action/Touch up/First Lines/Deep Lines/Kiss/Ultra Deep/Pure Sense/Redensity (A)
		All Machines excluding Laser Lipolysis Machines - Skin Types 1-6 (D)
Maziar Sadri	Doctor	Botox / Dysport / Vistabel / Xeomin / Azzalure / Bocouture (A)
		Belotero (A)
		Juvederm Ultra Range (A)
		Restylane / Touch / Perlane / Lipp / Lidocaine / Lip Refresh / Lip Volume (A)
		Teosyal Global Action/Touch up/First Lines/Deep Lines/Kiss/Ultra Deep/Pure Sense/Redensity (A)
		Hair Transplant - FUE Method Only (H)
		All Machines excluding Laser Lipolysis Machines - Skin Types 1-6 (D)

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Endorsements

17	Run Off Cover
19	Genital endorsement
29	Treatments on Minors Exclusion
30	Proof of Training
31	Laser Treatments 2016

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

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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)

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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MEDICAL MALPRACTICE - ENDORSEMENTS

Clause 17	Run Off Cover Run Off Cover is provided for Nader Ebrahimi in respect of previously performed treatments only.
Clause 19	Genital endorsement Cover excludes all genital work absolutely.
Clause 29	Treatments on Minors Exclusion It is warranted that no treatment is to be performed on any patients under the age of 18 unless otherwise agreed by the Underwriters.
Clause 30	Proof of Training In the event of a claim proof of training may be required.
Clause 31	Laser Treatments 2016 Premises must be registered and maintain registration with the Care Quality Commission at all times where applicable. It is a condition of this policy that the Assured has the right to be defended or indemnified provided that a patch test is undertaken and recorded within the Client's record at least 24 hours prior to any treatment where <ul style="list-style-type: none">• Such a test is a standard practice for the treatment required and/or is specified by the manufacturer's instructions. And where one of the following circumstances applies: <ul style="list-style-type: none">• Before undertaking any new course of treatment• Prior to treatment of a new area• The installation of a new type of laser or where the brand of a product has changed in the middle of a course of treatment• A change in a client's medical history• Any change to treatment parameters where the increase ratio levels are not in accordance with the Clinics practice guidelines and manufactures instructions. It is warranted that where treatment parameters (energy levels and/or power volumes) are increased during a course of treatment, that any such alteration is justified, explained and consented to and by the patient/client and clearly recorded within the Client's record of treatment.

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MANUAL ENDORSEMENTS

Clause **Run Off Cover**

Run Off Cover is provided in respect of Advanced Hair & Cosmetic Clinic.

Clause **Run Off Cover - Advanced Health & Cosmetic Clinic Ltd**

Run Off Cover has been provided in respect of Advanced Health & Cosmetic Clinic Ltd for previously performed treatments.

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DATA PROTECTION ACT

By accepting **your policy**, you consent to **us** and the Hiscox group of companies (collectively referred to as Hiscox) using the information **we** may hold about **you** or others related to **your policy** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal information about **you** or others related to **your policy** where this is necessary (for example health information or criminal convictions). This may mean Hiscox has to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, third party service providers, reinsurance companies, insurer tracing offices and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by Hiscox as set out above. The information provided will be treated in confidence and in compliance with all relevant regulation and legislation. **You** or others related to **your policy** may have the right to apply for a copy of this information (for which Hiscox may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded.

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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	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

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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

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