

## iSure Beauty & Allied Healthcare

### Important Notice

Please read the following information carefully as it is a record of the information given by you and/or your behalf. This information has been used to decide the premium to charge you and the terms on which to provide cover to you. If the information is correct, to the best of your knowledge and belief, you need take no further action. However if any of the following details appear to be incomplete or incorrect, please contact us as soon as practically possible. You will be advised of any changes to your policy, or to the premium payable and will be issued with a replacement Schedule. Providing the information, contained in this document is accurate and correct, you should retain this document and keep it in a safe place.

### This Schedule was issued on:

01/03/2022

**Policy Number:**  
BAHC002251

**Policy Wording Version:**  
March 2021

**Broker Details:**  
Insync Insurance Solutions Ltd

### Schedule of Insurers

Insurer	Proportion
Certain Underwriters @ Lloyds as per Binding Authority No. B1311IMPEDMAL21	100%

### Your Details

<b>The Insured:</b>	Forever Enhanced LTD
<b>Trading as:</b>	Forever Enhanced LTD
<b>Your Correspondence Address:</b>	98 Desmond Drive NORWICH
<b>Correspondence Postcode:</b>	NR6 7JW

### Your Period of Insurance

<b>Date your Policy Starts:</b>	04/03/2022
<b>Date your Policy Ends:</b>	03/03/2023
<b>Renewal Date:</b>	04/03/2023
<b>Retroactive Date:</b>	04/03/2021

### Your Premium

<b>Premium:</b>	£198.50
<b>Insurance Premium Tax (at current rate):</b>	£23.82
<b>Administration Fee:</b>	£10.00
<b>Total Amount Payable:</b>	£232.32

## Business Information

<b>Your Billing Address:</b>	98 Desmond Drive NORWICH
<b>Billing Postcode:</b>	NR6 7JW
<b>Business Type:</b>	Limited Company
<b>Business Trading Name:</b>	Forever Enhanced LTD
<b>Years Trading:</b>	1
<b>Gross Annual Income:</b>	£26,000.00
<b>Has the Proposer (or Director or partner of the proposer) ever had any claim, whether successful or not, made against them in the last 5 years in respect of any of the activities to which the proposed insurance relates?</b>	No
<b>Do you require cover for for additional persons / employees, or is cover required for yourself only?</b>	Self Only
<b>How many people / employees do you require cover for including yourself?</b>	

## Activities

Microblading  
 Nail Technician  
 Manicure & Pedicure  
 Gel Nails  
 Acrylic Nails  
 Anatomy and Physiology  
 Aromatherapy  
 Full Body Massage  
 Eyebrow Treatments  
 3D, 4D & HD Eyebrows  
 Eyelash Extensions  
 Eyelash Treatments  
 Hopi Ear Candling  
 Waxing Hair Removal  
 Facials (Beauty)  
 Hair Extensions  
 Mina Henna Brows  
 Hot Stone Therapy  
 Indian Head Massage  
 Spray Tanning  
 Threading

## Medical Malpractice, Professional Indemnity &amp; Public/Products Liability

<b>Limit of Liability:</b>	£1,000,000
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## Business Equipment

<b>Sums Insured</b>	£0
<b>Single Article Limit</b>	£5,000

## Your Renewal Schedule



### Teaching Extension

Do you require Teaching Extension?

Yes

Teaching Extension is subject to you holding a UK Recognised qualification for any treatments you are teaching AND you holding a recognised teaching qualification. Cover is provided up to a maximum of 20 students at any-one-time.

### Case Studies

Do you require cover for Case Studies?

No

Number of Case Studies:

0

Treatments Covered:

### Excess

Medical Malpractice, Professional Indemnity, Public & Products Liability:

£250

Business Equipment:

£150

### Territorial Limits

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

### Claims & Complaints

#### Claims

Claims Notifications:

Argo Managing Agency Limited, 1 Fen Court, London, EC3M 5BN  
Tel: 020 7712 7600. Email: argoclaims@isureunderwriting.co.uk

#### Complaints Address

Managing Director, iSure Underwriting, Office A17, 9 Nimrod Way, Ferndown, Dorset, BH21 7UH

Tel: +44 (0) 203 818 8061

Email: complaints@isureunderwriting.co.uk

### Further Information

#### Insurer

Certain Underwriters @ Lloyds

#### Proportion

100%

Signed by

on 01/03/2022

Tony Lawrence  
Chief Executive, iSure Underwriting

who is authorised to issue policy documents on behalf of Certain Underwriters @ Lloyds, under their authority agreement and in respect to the facility under Agreement Number B1311IMPEDMAL21

### Endorsements Applicable

### **AHC014 - Teacher Training Extension (including Remote/Online Training)**

Your legal liability to pay Damages and/or costs resulting from or caused by Your students but only whilst students are working under Your direction, control and supervision. This is extended to include training via video calls i.e. Skype, Facetime etc. with students. Provided that:

- a. You would have been entitled to cover under this Section if the claim had been made against You
- b. the full conduct and control of all claims is vested in Us
- c. the student is not entitled to cover under any other insurance
- d. Our maximum liability in respect of all payments shall not exceed the limit shown in the schedule

### **Qualifications and Accreditation**

It is a condition precedent to Our liability under this extension that:

- a. You hold a UK Recognised qualification for any treatments You are teaching
- b. You hold a UK Recognised teaching qualification
- c. there are no more than 100 students at any one time
- d. a log is kept for each student recording hours logged, & subject matter covered
- e. all online student demonstrations of skills that are signed off as approved must be kept
- f. on record i.e. Screen Recording or recording manually submitted by the student.

### **AHC015 – Position Endorsement (Mobile working)**

It is hereby noted that **Your** role also includes providing mobile services. **You** must be fully qualified and working to best practice. This includes all health and safety, hygiene protocols and adhere to the instrument warranty within the policy wording.

### **AHC021 - Communicable Disease, Epidemic and Pandemic Exclusion**

This endorsement modifies insurance provided under this Medical Malpractice Policy. It is hereby understood and agreed that:

1. The following exclusion is added to Section 5. **EXCLUSIONS:**

#### **Communicable Disease, Epidemic and Pandemic**

arising out of, based upon, in connection with, resulting from, contributed to by or attributable to, directly or indirectly, in whole or in part, any actual, alleged or suspected:

- a. **Communicable Disease;** or
- b. **Epidemic or Pandemic.**

2. For the purposes of this endorsement the following definitions are added:

**Communicable Disease** means an illness or disease caused by the infection, presence and growth of pathogenic biologic agents in an individual human or other animal host, including but not limited to any bacteria, virus, mold, mildew, fungi, parasite or other vector and which biologic agents or its toxins are directly or indirectly transmitted to infected individuals by physical contact with an infectious person, consuming contaminated foods or beverages, contact with contaminated body fluids, contact with contaminated inanimate objects, inhalation, being bitten by an infected animal, insect or tick, or other means. Communicable Disease includes coronavirus disease 2019 (COVID-19) or any other disease caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV 2) (previously known as 2019-nCoV), or any disease caused by any mutation or variation of SARS-CoV 2.

**Epidemic** means a widespread occurrence of a **Communicable Disease** which affects a large number of individuals constituting an increase in the number of cases of such **Communicable Disease** above what is normally expected within a population, community or region over a particular period of time.

**Pandemic** means an **Epidemic**, which the World Health Organization has declared to be, or assessed or characterized as a pandemic in any public statement.

All other terms and conditions of this Policy remain unchanged.

**AHC023 – CYBER EXCLUSION**

The following exclusion applies to all sections of the **Policy**. **Insurers** will not pay for any **cyber loss**:

<b>Cyber Loss</b>	All actual or alleged loss, damage, liability, injury, compensation, sickness, disease, death, medical payment, claim, cost, defence costs, expense or any other amount incurred by or accruing to the <b>Insured</b> , including but not limited to any mitigation cost or statutory fine or penalty, directly or indirectly caused by, contributed to by, resulting from, arising out of or in any way connected with a <b>cyber incident</b> .
<b>Cyber Incident</b>	<ol style="list-style-type: none"> <li>the alteration, modification, distortion, corruption of or damage to any computer or other equipment or component or system or item which processes, stores, transmits or receives data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software); or</li> <li>any alteration, modification, distortion, erasure, corruption of data processed or stored by any <b>computer system</b> or other equipment or component or system or item; or</li> <li>loss or damage of or to a <b>computer system</b> or any <b>digital assets</b>; or</li> <li>any loss whatsoever or any consequential loss, whether to the Insured's property or not, where such loss is directly or indirectly caused by or contributed to by, resulting from, arising out of or in any way connected with: <ol style="list-style-type: none"> <li><b>Computer viruses</b>;</li> <li><b>Security breaches</b>;</li> <li><b>Cyber extortion</b>;</li> <li><b>Cyber terrorism</b>;</li> <li>a <b>denial of service attack</b>;</li> <li>any or alleged breaches of any <b>data protection laws</b></li> <li>any breach of duty, statutory duty or regulatory duty or trust or series thereof; or</li> <li>any failure to act, any error or omission or accident or series thereof</li> </ol> </li> </ol>

**Definitions**

For the purposes of this exclusion, the following words will have special meaning:

<b>Word</b>	<b>Specific meaning</b>
<b>Computer system(s)</b>	any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party, including any similar system and any associated input, output or data storage device or system, networking equipment or back up facility. This includes a group of computer systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange data.
<b>Computer viruses</b>	includes, but not be limited to, a virus, malicious code or worm which either damages the <b>Insured's computer system</b> or allows unauthorised use of or access to any <b>digital asset</b> .
<b>Cyber extortion</b>	any threat or malicious act or series thereof, including but not limited to a demand for funds, regardless of time or place, designed to extort, corrupt, damage or introduce a <b>computer virus</b> or a <b>denial of service attack</b> .
<b>Cyber terrorism</b>	an act or series of acts of any natural person or group(s) of persons, whether acting alone or on behalf of or in connection with any third party organisations, committed for political, religious, personal or ideological purposes including but not limited to the intention to influence any government and/or put the general public in fear for such purposes by using activities perpetrated electronically or otherwise that are directed towards the destruction, disruption or subversion of communications and information systems, infrastructure computers, <b>digital assets</b> , the internet, telecommunications or electronic networks and/or its content or sabotage and/or threat therefrom.
<b>Data protection laws</b>	any legislation or rules governing the use of personal data including, but not limited to the Data Protection Act 2018, EU General Data Protection Regulations (GDPR) (Regulation (EU) 2016/679) and/or the Data Protection Directive 95/46/EC or equivalent or successive local legislation.
<b>Denial of service attack</b>	any unlawful attempt by a party to temporarily or indefinitely interrupt or suspend service to a <b>digital asset</b> .
<b>Digital assets</b>	any computer or mobile device or other electronic data processing device, equipment or system, any hardware, software, programme, instruction, data or component utilised or intended to be utilised therein or thereby, or any actual or intended function of or process performed by any of the foregoing. <b>Digital assets</b> shall also include the <b>Insured's computer system</b> .
<b>Security breaches</b>	any unauthorised access or unauthorised use of <b>digital assets</b> .

**Burden of Proof**

If the Insurers allege that by reason of this exclusion any Cyber Loss sustained by the Insured is not covered by this policy, the burden of proving the contrary shall be upon the Insured.

### **AHC024 - Patch Test requirement**

The following is added to Section 5:

Exclusions:

If a treatment applied by **You** required a patch test, **We** shall not be liable to indemnify **You** for any claim unless a skin patch test was carried out on the client at least 24 hours prior to such treatment and treatment commenced only where no adverse reaction occurred.

However, where a client refused to undergo a patch test, **You** obtained a waiver form signed by **Your** client detailing their refusal and understanding of the risks associated. The waiver form must be recorded on **Your** client's treatment files during the period of insurance.

If a patch test is not viable at your clinic, **We** will allow **You** to accept the results of a postal patch test provided by **You** and conducted by **Your** client, not less than 48 hours before the treatment. It is a condition that **You** obtain signed confirmation from **your** client, that the patch test was conducted, and there was no skin reaction.

### **AHC030 – Online Training/ Course Endorsement**

It is hereby noted and agreed that cover will extend to the below treatments following completion of a UK online accredited beauty course:

Basic Beauty Facials  
Eyebrow Treatments (including henna brows and brow lamination)  
Eyelash Treatments (including Lash Lift)  
Nail Treatments  
Tanning Treatments  
Face and Body Massage  
Dermaplaning  
Microneedling (including Dermaroller)  
BB Glow  
Body and Advanced Waxing  
Galvanic Facial  
High Frequency Facial  
Microdermabrasion – Must hold A&P  
Body Scrub and Body Wraps  
Reflexology – Must hold A&P  
Hopi Ear Candling  
Sugaring  
Threading  
Makeup  
Hydro-facials  
Hydro dermabrasion/ HIFU Facial – Must hold A&P and facial experience  
Semi-Permanent Makeup  
Microblading for the Eyebrows Only

It is a condition under this **policy** that a practical element **MUST** be completed as part of the course. The practical element can be conducted via Video call where a live practical must be conducted, assessed and passed **OR** by a minimum of **1** case study which is assessed and signed off by the trainer.

Please note, a minimum of **3** case studies are required to be assessed and signed off by the trainer, in order for cover to extend to the following treatments:-

Semi-Permanent Makeup  
Microblading for the Eyebrows Only