



<b>Item 1:</b>	Policy Number:  CIA-MM-18-09-115
<b>Item 2 :</b>	Name and Address of Company:  BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics 43 Mill Street Clowne Chesterfield  S43 4JN
<b>Item 3:</b>	Policy Period:  From:25-Sep-2022 to 24-Sep-2023
<b>Item 4:</b>	Business Description:  Aesthetic Practitioner. Refer to attached policy endorsement(s) for Treatment(s) provided under this policy.
<b>Item 5:</b>	Limit of Indemnity:  £5,000,000 Each and every claim and in aggregate (including defence costs)
<b>Item 6:</b>	Excess:  As detailed in attached policy Statement of Fact.
<b>Item 7:</b>	Premium:  £ 1,325.00 Plus 12.0% UK IPT





<b>Item 8:</b>	<p>Date of Proposal:</p> <p>This Insurance is based on the information supplied on Tuesday, 30 August 2022</p>
<b>Item 9:</b>	<p>Retro Active Date:</p> <p>04-Aug-2018</p>
<b>Item 10:</b>	<p>Geographical Limits:</p> <p>United Kingdom, Channel Islands and Isle of Man</p>
<b>Item 11:</b>	<p>Applicable Courts:</p> <p>United Kingdom, Channel Islands and Isle of Man</p>
<b>Item 12:</b>	<p>Extensions of Cover (included within, and not in addition to, the Limit of Indemnity):</p> <p>Free run off cover for 5 years in respect of death, maternity, retirement and permanent disability.</p> <p>PR expenses - £ 50,000</p> <p>Credentialing, advocacy and advice - £ 50,000</p> <p>Breach of confidentiality (excluding cyber liability) - £ 50,000</p> <p>Intellectual property – £ 50,000</p> <p>Coroners inquests – up to the full limit of indemnity</p> <p>Court attendance costs - £ 100/day for employees and £ 250/day for directors up to a maximum £ 25,000 any one period of insurance</p> <p>Defamation – up to the full limit of indemnity</p> <p>Dishonesty of employees- £ 25,000</p> <p>Loss of docs - £ 50,000</p> <p>Representation costs - £ 50,000</p> <p>Medico-legal helpline – up to one hour complimentary access per policy period</p>
<b>Item 13:</b>	<p>Policy Wording:</p> <p>ArgoGlobal Medical Malpractice Wording C/INS V1</p>





Item 14:	Address for Notification of Claims:  Red Insure LTD Park House Grosvenor Park Road Chester CH1 1QQ
Item 15:	Endorsements and Exclusions:  Absolute Abuse Exclusion  AIDS and Hepatitis Exclusion  Use of Instruments Warranty  (please refer to wording for all others)
Item 16:	Additional Insureds:  Not applicable
Item 17:	Insurers:  100% Syndicate 1200 at Lloyd's per Binding Authority Agreement Number: UMR B1262BW0216721

**Important Information:** This Insurance is effected with ArgoGlobal through Cosmetic Insure, a trading style of

Red Insure Ltd

Park House, Grosvenor Park Road, Chester, Cheshire CH1 1QQ in accordance with the Delegated Authority Agreement granted under the Unique Reference No B1262BW0216721 to Red Insure Ltd trading as Cosmetic Insure.

This schedule has been signed and dated:

Date schedule produced *Tuesday, 30 August 2022*

Authorised signatory for Cosmetic Insure on line signature: \_\_\_\_\_

A handwritten signature in dark ink, appearing to read 'J. Lewis', written over a horizontal line.



<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
<b>Attaching to and forming part of Policy Number:</b>	CIA-MM-18-09-115		
<b>With Effect From:</b>	25/09/2022	<b>to</b>	25/09/2023
	(Both dates inclusive of GMT)		

<b>Practitioner:</b>	BEVERLY SCOTT
<b>Title:</b>	NURSE
<b>Type Of Cover:</b>	REQUIRED

Activities Covered		
Procedures:	Products:	Excess £
Beauty Treatments - ** Full list of the Acceptable Treatments are noted on Endorsement Ref C/INS 012**		Nil
Botulinum Toxin	Azzalure,Bocouture ,Botox,Dysport,Neurobloc,Vistabel,Xeomin	Nil
Chemical Peels (depth as per training received. Excludes Non-medics for Deep Peels)		Nil
Dental Blocks		Nil
Dermal Filler procedures - Excluding Genital areas and Buttocks		Nil
Hyaluronidase		Nil
Infrared Skin Tightening / LED Light Therapy		Nil
IV Drips, IM/ Vitamin Booster injections (For prescription products the prescriber must have a minimum 12 months experience in carrying out the procedure)		250.00
Laser Ablative (all skin types) Laser and Diode Hair removal, Skin Rejuvenation, Pigmentation, Thread Vein, Acne Removal and nail fungus removal		1,500.00

<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
<b>Attaching to and forming part of Policy Number:</b>	CIA-MM-18-09-115		
<b>With Effect From:</b>	25/09/2022	<b>to</b>	25/09/2023
	(Both dates inclusive of GMT)		

Medical Skin Needling (depth as per training received. Non-medics up to 2.0mm face and 2.5mm body only)		Nil
Microsclerotherapy/ Sclerotherapy		Nil
Platelet Rich Plasma/ Fibrin (inc use of HA) excluding P-Shot, O-Shot & Breast		Nil
Chemical Peels - Medium (including TCA)		Nil
Prescribing of Botulinum Toxin/Dermal Filler product(to fully qualified practitioner's but only where such comply fully with rules regarding remote prescribing) in relation to aesthetic treatments covered under this policy)		Nil
Application of branded skin care products		Nil
Laser - Non-Surgical vulvo-vaginal rejuvenation		1,500.00
Sale or supply of high-end skin care and nutritional supplement products		Nil
Steroid injections/creams to treat psoriasis, acne, eczema, hayfever, onychomycosis and scarring only (Non prescribing nurses subject to the prescriber having a minimum 12 months experience in the treatment)		Nil
Miscellaneous work as disclosed to and accepted by us and as detailed in the applicable endorsement to this policy	Cognitive Behavioural Therapy - none	500.00
	Vaginal rejuvenation - Nil	1,500.00

<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
<b>Attaching to and forming part of Policy Number:</b>	CIA-MM-18-09-115		
<b>With Effect From:</b>	25/09/2022	<b>to</b>	25/09/2023
	(Both dates inclusive of GMT)		

Fat Dissolving injections ** Full list of the Acceptable Treatments are noted on Endorsement Ref C/INS 024**		250.00
Non-Surgical Blepharoplasty (inc. Plexr, Fibroblast, Plasma)		250.00

<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
<b>Attaching to and forming part of Policy Number:</b>	CIA-MM-18-09-115		
<b>With Effect From:</b>	25/09/2022	<b>to</b>	25/09/2023
	(Both dates inclusive of GMT)		

<b>Practitioner:</b>	CHARLOTTE BUCKLEY
<b>Title:</b>	BEAUTY THERAPIST NVQ LEVEL 3 OR EQUIVALENT
<b>Type Of Cover:</b>	REQUIRED

Activities Covered		
Procedures:	Products:	Excess £
Beauty Treatments - ** Full list of the Acceptable Treatments are noted on Endorsement Ref C/INS 012**		Nil
Chemical Peels (depth as per training received. Excludes Non-medics for Deep Peels)		Nil
Infrared Skin Tightening / LED Light Therapy		Nil
Laser Non Ablative (Skin Types 1-4) - IPL and Diode Hair Removal, Skin Rejuvenation , Pigmentation, Thread Vein, Acne Removal and nail fungus removal		1,500.00
Laser Non Ablative (all skin types) - IPL and Diode Hair Removal, Skin Rejuvenation , Pigmentation, Thread Vein, Acne Removal and nail fungus removal		1,500.00
Application of branded skin care products		Nil
Sale or supply of high-end skin care and nutritional supplement products		Nil

<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
<b>Attaching to and forming part of Policy Number:</b>	CIA-MM-18-09-115		
<b>With Effect From:</b>	25/09/2022	<b>to</b>	25/09/2023
	(Both dates inclusive of GMT)		

<b>Practitioner:</b>	EMILY COLE
<b>Title:</b>	BEAUTY THERAPIST NVQ LEVEL 3 OR EQUIVALENT
<b>Type Of Cover:</b>	REQUIRED

Activities Covered		
Procedures:	Products:	Excess £
Infrared Skin Tightening / LED Light Therapy		Nil



<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
<b>Attaching to and forming part of Policy Number:</b>	CIA-MM-18-09-115		
<b>With Effect From:</b>	25/09/2022	<b>to</b>	25/09/2023
	(Both dates inclusive of GMT)		

<b>Practitioner:</b>	OLIVIA POOLE
<b>Title:</b>	BEAUTY THERAPIST NVQ LEVEL 3 OR EQUIVALENT
<b>Type Of Cover:</b>	REQUIRED

Activities Covered		
Procedures:	Products:	Excess £
Beauty Treatments - ** Full list of the Acceptable Treatments are noted on Endorsement Ref C/INS 012**		Nil
Application of branded skin care products		Nil

<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
<b>Attaching to Policy Number:</b>	CIA-MM-18-09-115		
<b>With Effect From:</b>	25/09/2022	<b>to</b>	24/09/2023
	(Both dates inclusive of GMT)		

## Ref C/INS 004

### *Patch test requirement*

The following is added to Section 5: Exclusions:

any claim arising from any Laser or Intense Pulse Light (IPL) treatment, unless a skin patch test was carried out on the client at your clinic at least 24 hours prior to such treatment, where:

- at least 24 hours prior to such treatment or where applicable, the specific timeframe recommended by the manufacturer of the machine or equipment being used for such treatment;
- where it is normal industry practice to carry out such skin patch test prior to the client's first treatment of that kind;
- where the manufacturer or supplier's training undertaken by the laser technician performing the treatment specifically instructs that a skin patch test is required;
- where the equipment being used following the client's last treatment has been replaced, maintained or serviced; or
- where a new area of the client's body is being treated.

In all other respects the policy remains unaltered.

<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
<b>Attaching to Policy Number:</b>	CIA-MM-18-09-115		
<b>With Effect From:</b>	25/09/2022	<b>to</b>	24/09/2023
	(Both dates inclusive of GMT)		

## Ref C/INS 006

### *Additional extensions of cover*

Section 4: Extensions of cover, sub section 4.1 Breach of confidentiality is amended as follows:

#### **4.1 Breach of confidentiality**

We agree to indemnify you in respect of your civil liability for any claim for compensation arising from any breach of confidentiality including any infringement of the Data Protection Act 1998.

The most we will pay you under this section is GBP 50,000 each and every claim and in the aggregate in any one period of insurance, however, this extension does not apply to any costs or expenses you incur in replacing, reinstating, rectifying or erasing any personal data.

The following is added to Section 4: Extension of cover:

#### **Court attendance costs**

We agree to provide court attendance costs you incur where you are legally compelled to attend a civil proceeding as a witness in a claim covered by this policy.

The most we will pay you under this section is GBP 100 per day for employees and GBP 250 per day for directors up to a maximum GBP 25,000 any one period of insurance.

#### **Representation costs**

We agree to pay costs of representing you at any properly constituted investigation, first discovered during the period of insurance. The most we will pay you under this section is GBP 50,000 each and every claim and in the aggregate in any one period of insurance.

In all other respects the policy remains unaltered.

<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
<b>Attaching to Policy Number:</b>	CIA-MM-18-09-115		
<b>With Effect From:</b>	25/09/2022	<b>to</b>	24/09/2023
	(Both dates inclusive of GMT)		

## Ref C/INS 007

### *Prescribing practitioners endorsement*

The following is added to section 4: Extensions of cover:

#### Prescribing

We agree to indemnify you for any claim arising from the prescription of medication by any suitably qualified prescriber employed by you or providing your business on your behalf, provided that each individual;

- a. has currently and maintains registration with their relevant governing body;
- b. has completed the independent prescribing programme relevant to their field of practice and which is approved by their relevant governing body

You shall at all times make sufficient checks to ensure that all qualified practitioners responsible for prescribing comply fully with all points above during the period of insurance. You shall keep copies of all qualification certificates to be made available for inspection by us upon us giving you reasonable notice.

In all other respects the policy remains unaltered

<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
<b>Attaching to Policy Number:</b>	CIA-MM-18-09-115		
<b>With Effect From:</b>	25/09/2022	<b>to</b>	24/09/2023
	(Both dates inclusive of GMT)		

## Ref C/INS 012

### *Specified Beauty Treatments*

Beauty treatments performed as part of your business and which are acceptable by us include:

- Acupuncture
- Application of Make-up
- Aromatherapy
- Body Scrubs
- Body Wrapping
- Brow Lamination
- Chakra Balancing
- Collagen Masks
- Comedone Extraction
- Crystal Therapy
- Ear Piercing/Nose Piercing
- Electrical Epilation/Electrolysis
- Eyebrow Tinting/Shaping/Eyebrow Extensions
- Eyelash Tinting
- Facial inc use of Galvanic Faradic and High Frequency Equipment
- Facial Peels (Glycolic under 40% strength)
- Facial Threading
- False Eyelash Application
- Gel/Acrylic/Hollywood Nails
- Hairdressing incl Hair Extensions
- HD Brows
- Henna Brows
- Hopi Ear Candles
- Hot Stone Therapy/Facial/Massage
- Indian Head Massage
- Individual Eyelash Extensions
- Lash Lift/Perm
- Manicure

Cosmetic Insure is a trading style of Red Insure LTD. Authorised and regulated by the Financial Services Authority (FSA). Company ref no: 6599229

Coverholder at **LLOYD'S**

<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
<b>Attaching to Policy Number:</b>	CIA-MM-18-09-115		
<b>With Effect From:</b>	25/09/2022	<b>to</b>	24/09/2023
	(Both dates inclusive of GMT)		

- Manual Lymphatic Drainage
- Massage
- Mechanical Lymphatic Drainage
- Milia extraction using a needle
- Mud Masks
- Nail Art
- Nail Extensions including Fiberglass and Silk Extensions
- Pedicure
- Reflexology
- Reiki
- Removal of Skin Tags
- Skin Analysis
- St Tropez Tan/Spray on Tans
- Sugaring
- Tui Na- Deep Tissue Chinese Massage
- Waxing
- Wet Cupping/Cupping

<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
<b>Attaching to Policy Number:</b>	CIA-MM-18-09-115		
<b>With Effect From:</b>	25/09/2022	<b>to</b>	24/09/2023
	(Both dates inclusive of GMT)		

## Ref C/INS 014

### *Supply of products endorsement*

The following replaces Exclusion 5.7 Supply of goods in its entirety:

any claim arising out of

- a. the manufacture of any products, or the construction, alteration, repackaging, repair, servicing, or treating of any products sold, supplied or distributed by you, or
- a. the failure of any product to fulfil the purpose for which it was designed, or to perform as specified, warranted or guaranteed.

However, this exclusion does not apply to the following activities provided that they form part of your business and have previously been disclosed to and accepted by us:

- a. the relabelling of any product;
- b. the blending of aromatherapy oils;
- c. any book, brochure, CD, DVD or downloadable item which is produced by you and where you obtained the appropriate permissions or licences prior to the use of any third party content contained therein;
- d. the prescription of medication by any suitably qualified prescriber employed by you or providing your business on your behalf and where C/INS 007 Prescribing practitioners endorsement has been applied to this policy;
- e. the administration, sale, supply or distribution of any third party manufactured products, or
- f. the dispensing of any natural, herbal and alternative medicinal products (but excluding any metabolic aids, appetite suppressants or diet pills, unless otherwise agreed).

In respect of sections e. and f. above, it is a requirement that such products are sourced from local suppliers against whom you have a legal right of recourse.

In all other respects the policy remains unaltered.

<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
<b>Attaching to Policy Number:</b>	CIA-MM-18-09-115		
<b>With Effect From:</b>	25/09/2022	<b>to</b>	24/09/2023
	(Both dates inclusive of GMT)		

## Ref C/INS 016

### *Extended notification period amendment*

Section 4.7 Extended notification period is deleted in its entirety and replaced with the following:

**4.7** Extended notification period. In the event that you do not renew or you cancel this policy due to:

- a. your retirement;
- b. your death;
- c. your permanent disability;
- d. the cessation of your business; or
- e. your maternity or paternity leave

Where you have elected and paid the applicable premium set out by us, we shall provide an extended reporting period to this policy under which claims can be first made against you and reported under the policy after the period of insurance has expired.

You must first give:

- a. six (6) months' written notice as to your intention to retire, take maternity or paternity leave or cease your business; or
- b. Thirty (30) days' written notice following your permanent disability or death.

All other terms and conditions of the policy will apply.

This extended reporting period will extend the period for which any claim covered by the policy and first made against you can be notified to us by a further five (5) years and shall commence on the day immediately following the expiry of the period of insurance however such extended reporting period:

- a. does not reinstate or increase the limit of indemnity;
- b. does not extend the period of insurance; and
- c. Will only apply to claims arising from business we knew about and which took place before the effective date of the cancellation or non-renewal of this policy.

This extended reporting period shall automatically cease should you effect another policy or upon non-payment of the applicable premium.

In all other respects the policy remains unaltered.



Insured:	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
Attaching to Policy Number:	CIA-MM-18-09-115		
With Effect From:	25/09/2022	to	24/09/2023
	(Both dates inclusive of GMT)		

## Ref C/INS 019

### *Specified Dermal Filler Products*

**\*\*Always ensure that the injector has a right of recourse against the supplier/manufacturer and products are purchased from the local supplier/representative only who holds full products coverage and a written right of recourse against the manufacturer, wherever based\*\***

Dermal Filler products used for the Dermal Filler treatment performed as part of **your business** and which are acceptable by **us** include:

With effect from 12/4/21 Cover is provided for All CE Marked Dermal Filler Products sourced from a reputable supplier for which there is right of recourse against the manufacturer. Products Liability Cover is excluded

## Ref C/INS 024

### *Approved Fat Dissolving injections:*

1. *Aqualyx*
2. *Kybella*
3. *DesoBody/DesoFace*
4. *Celluform*
5. *Lipostabil*
6. *Pluryal*
7. *Adipo Forte*

## Ref C/INS 025

### *Telemedicine endorsement*

Underholder at **LLOYD'S**

<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics		
<b>Attaching to Policy Number:</b>	CIA-MM-18-09-115		
<b>With Effect From:</b>	25/09/2022	<b>to</b>	24/09/2023
	(Both dates inclusive of GMT)		

We agree to indemnify you in respect of your civil liability for any claim arising from your work performed remotely or on-line where:

- a. your gross annual income derived from such work does not exceed 50% of your total annual gross income and of this;
- b. you have access to patient medical records at all times;
- c. you have informed consent procedures in place and escalation protocols in place;
- d. you have provided your clients with your terms and conditions of business in writing prior to the provision of your services, that must include;
  - i a waiver excluding your liability in contract and tort;
  - ii a clear statement that you are practising your professional business from the country specified in the Declaration;
  - iii a clear statement that the contract of services provided by you will be subject to the Law & Jurisdiction as specified in the schedule; and

The most we will pay you under this section is the limit shown in the schedule and is applicable to any one period of insurance.

In all other respects, the policy remains unaltered.

## Certificate of Medical Malpractice Cover

### BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics

We act as Insurance Brokers for the above practitioner and we hereby certify that the following insurances are in force:

Insurer:	Argo
Policy Number:	CIA-MM-18-09-115
Type of Insurance:	Medical Malpractice
Limit of Indemnity:	5 Million
Treatments:	<ul style="list-style-type: none"><li>• Beauty Treatments - ** Full list of the Acceptable Treatments are noted on Endorsement Ref C/INS 012**</li><li>• Botulinum Toxin</li><li>• Chemical Peels (depth as per training received. Excludes Non-medics for Deep Peels)</li><li>• Dental Blocks</li><li>• Dermal Filler procedures - Excluding Genital areas and Buttocks</li><li>• Hyaluronidase</li><li>• Infrared Skin Tightening / LED Light Therapy</li><li>• IV Drips, IM/ Vitamin Booster injections (For prescription products the prescriber must have a minimum 12 months experience in carrying out the procedure)</li></ul>

Coverholder at **LLOYD'S**

Cosmetic Insure is a trading style of Red Insure LTD. Authorised and regulated by the Financial Conduct Authority (FCA). Company ref no: 6599229

- Laser Ablative (all skin types) Laser and Diode Hair removal, Skin Rejuvenation, Pigmentation, Thread Vein, Acne Removal and nail fungus removal
- Laser Non Ablative (Skin Types 1-4) - IPL and Diode Hair Removal, Skin Rejuvenation, Pigmentation, Thread Vein, Acne Removal and nail fungus removal
- Laser Non Ablative (all skin types) - IPL and Diode Hair Removal, Skin Rejuvenation, Pigmentation, Thread Vein, Acne Removal and nail fungus removal
- Medical Skin Needling (depth as per training received. Non-medics up to 2.0mm face and 2.5mm body only)
- Microsclerotherapy/ Sclerotherapy
- Platelet Rich Plasma/ Fibrin (inc use of HA) excluding P-Shot, O-Shot & Breast
- Chemical Peels - Medium (including TCA)
- Prescribing of Botulinum Toxin/Dermal Filler product(to fully qualified practitioner's but only where such comply fully with rules regarding remote prescribing) in relation to aesthetic treatments covered under this policy)
- Application of branded skin care products
- Laser - Non-Surgical vulvo-vaginal rejuvenation
- Sale or supply of high-end skin care and nutritional supplement products
- Steroid injections/creams to treat psoriasis, acne, eczema, hayfever, onychomycosis and scarring only (Non prescribing nurses subject to the prescriber having a minimum 12 months experience in the treatment)
- Cognitive Behavioural Therapy
- Vaginal rejuvenation
- Fat Dissolving injections \*\* Full list of the Acceptable Treatments are noted on Endorsement Ref C/INS 024\*\*
- Non-Surgical Blepharoplasty (inc. Plexr, Fibroblast, Plasma)

Period of Cover: 25/09/2022 To 24/09/2023

Issued by Beth Sutton

Coverholder at **LLOYD'S**


Cosmetic Insure is a trading style of Red Insure LTD. Authorised and regulated by the Financial Conduct Authority (FCA). Company ref no: 6599229





On behalf of Cosmetic Insure

Coverholder at **LLOYD'S**

Cosmetic Insure is a trading style of Red Insure LTD. Authorised and regulated by the Financial Conduct Authority (FCA). Company ref no: 6599229

 0345 600 8288 (Phone)  
0151 357 2520 (Fax)

 [www.cosmeticinsure.com](http://www.cosmeticinsure.com)  
[sales@cosmeticinsure.com](mailto:sales@cosmeticinsure.com)

 Park House, Grosvenor Park Road  
Chester, CH1 1QQ

BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics  
43 Mill Street,  
Clowne,  
Chesterfield,  
S43 4JN

30 August 2022

Dear BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics

<b>Insured:</b>	BCS Clinical Consulting Ltd t/a Skin & Spirit Aesthetics
<b>Policy Number:</b>	CIA-MM-18-09-115

We now have pleasure in enclosing the attached policy documents.

Please ensure you check the documentation carefully to ensure it meets with your requirements. You should particularly refer to the terms, conditions and exclusions referred to therein. All documentation should be kept in a safe place.

Your policy is based upon the information provided. Please advise us immediately if any details are incorrect. Please note that you have a continuing obligation to notify us of any material change in risk or circumstances during the currency of the policy in order that we can notify insurers and ensure the appropriate changes to the policy be made. Failure to do so could invalidate your policy.

Please also note that you are only insured for the treatments listed in your schedule and therefore you should advise us of any new treatments that you wish to add to your insurance policy before you begin practicing them.

Cover is subject to all Practitioners having completed third party training and hold certification for all of the treatments and should a claim arise you can provide, where requested by us, certificates to evidence this.

I trust you will find all in order. If you require any alterations or amendments, please do not hesitate to contact us.

Kind regards

Beth Sutton