

Devised & arranged by BALENS and underwritten by Zurich Insurance plc (ZIP) in accordance with the authority granted.

SCHEDULE OF INSURANCE POLICY NUMBER ZUR/09/223/19965

1. **The Insured:** Danielle Hicks SPMU Limited
2. **Postal Address:** Danielle Hicks SPMU Limited
212 Upper Fifth Street
Milton Keynes
MK9 2HR
United Kingdom
3. **Limit of Indemnity:** £6,000,000 In any one claim per section of cover and unlimited number of claims during the period of insurance. Defence costs in addition.
4. **Policy Cover:** Claims made in relation to the Assured's Practice or Business as per proposal or declaration submitted, or as otherwise advised in respect of work performed prior to the expiry date of the policy and subject to policy terms and conditions. (I). Malpractice, Good Samaritan Acts and First Aid (I) Breach of Professional Duty (I) Professional Indemnity (II) Public Liability (III) Products Liability. Various other extensions to apply as per policy document.
5. **Excess:** £Nil - With exception of third party property damage where excess of £200 applies.
6. **Retroactive Cover:** Unlimited cover for previous insured work performed - as per Policy Limitations.
7. **Period of Insurance:** 24/03/2022 to 23/03/2023 (both dates inclusive).
8. **Premium:** £27.82 + £194.98 (Optional Extensions) + £26.74 (IPT) = £249.54
9. **Jurisdiction:** United Kingdom
10. **Territorial Limits:** Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. Cover is extended worldwide for temporary trips abroad excluding USA and Canada unless otherwise agreed.
11. **Notice of Claim to:** Balens Limited. Bridge House. Portland Road. Malvern. WR14 2TA
12. **Activities / Therapies Covered:** As listed in the Approved Treatments document and subject to sight of approved qualifications in event of a claim.
13. **Help Line:** 01684 893006
14. **Conditions:** See Policy Wording for details of exclusions, limitations and benefits.
15. **Endorsements:** See reverse of this schedule for policy endorsements (if applicable).

This Certificate of Insurance is issued for and on behalf of Zurich Insurance plc (herein called "the Insurers").

In consideration of the payment of the Premium the Insurers will indemnify the Insured in accordance with the terms, conditions and limitations of Policy (herein called "the Policy") which are incorporated herein. The Proposal or any information supplied by the Insured shall be incorporated in the Policy, Provided always that if the Insured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise this Certificate shall become void and all claims hereunder shall be forfeited.

Certificate issued in UK by Associated Beauty Therapists Ltd

Signed:



Date: 21 March 2022

ABT Director - Dave Horton

Underwritten by Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway. Whiteley. Fareham. Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland Authorised by the Prudential Regulation and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.

Policy Endorsements.

Devised & arranged by BALENS and underwritten by Zurich Insurance plc (ZIP) in accordance with the authority granted.

SCHEDULE OF INSURANCE POLICY NUMBER ZUR/09/223/0

1. **The Insured:** Danielle Hicks
2. **Postal Address:** Danielle Hicks SPMU Limited
212 Upper Fifth Street
Milton Keynes
MK9 2HR
United Kingdom
3. **Limit of Indemnity:** £6,000,000 In any one claim per section of cover and unlimited number of claims during the period of insurance. Defence costs in addition.
4. **Policy Cover:** Claims made in relation to the Assured's Practice or Business as per proposal or declaration submitted, or as otherwise advised in respect of work performed prior to the expiry date of the policy and subject to policy terms and conditions. (I). Malpractice, Good Samaritan Acts and First Aid (I) Breach of Professional Duty (I) Professional Indemnity (II) Public Liability (III) Products Liability. Various other extensions to apply as per policy document.
5. **Excess:** £Nil - With exception of third party property damage where excess of £200 applies.
6. **Retroactive Cover:** Unlimited cover for previous insured work performed - as per Policy Limitations.
7. **Period of Insurance:** 24/03/2022 to 23/03/2023 (both dates inclusive).
8. **Premium:** £27.82 + £194.98 (Optional Extensions) + £26.74 (IPT) = £249.54
9. **Jurisdiction:** United Kingdom
10. **Territorial Limits:** Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. Cover is extended worldwide for temporary trips abroad excluding USA and Canada unless otherwise agreed.
11. **Notice of Claim to:** Balens Limited. Bridge House. Portland Road. Malvern. WR14 2TA
12. **Activities / Therapies Covered:** As listed in the Approved Treatments document and subject to sight of approved qualifications in event of a claim.
13. **Help Line:** 01684 893006
14. **Conditions:** See Policy Wording for details of exclusions, limitations and benefits.
15. **Endorsements:** See reverse of this schedule for policy endorsements (if applicable).

This Certificate of Insurance is issued for and on behalf of Zurich Insurance plc (herein called "the Insurers").

In consideration of the payment of the Premium the Insurers will indemnify the Insured in accordance with the terms, conditions and limitations of Policy (herein called "the Policy") which are incorporated herein. The Proposal or any information supplied by the Insured shall be incorporated in the Policy, Provided always that if the Insured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise this Certificate shall become void and all claims hereunder shall be forfeited.

Certificate issued in UK by Associated Beauty Therapists Ltd

Signed:



Date: 21 March 2022

ABT Director - Dave Horton

Underwritten by Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway. Whiteley. Fareham. Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland Authorised by the Prudential Regulation and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.

Policy Endorsements.

ABT Micropigmentation/Microblading and Semi-permanent Make Up Extension

The policy is hereby extended to indemnify the policy holder for the provision of Micropigmentation/Semi-permanent Make Up by way of ABT/Balens approved products or devices.

It is hereby noted and agreed that these treatments are included subject to the following conditions:

- Manufacturer's pre and post treatment procedures being adhered to.
- Cover excludes clients with contraindications stipulated by the manufacturers.
- Cover excludes any claims relating to a change in the pigmentation of the skin as a result of the treatment.
- Pre and post treatment advice in accordance with manufacturer's information is provided to the client and is suitably recorded.
- The operator only using the equipment that is designed for this purpose and which is regularly serviced and maintained.
- The policy will cover you to practice the techniques of your qualification: eyebrows, eyeliner, lip liner, lips, blusher etc.

Subject to all other terms and conditions of the policy.

ABT Individual Member Teaching Extension

This option is for an individual who is actually delivering a qualification and not to exceed 40 students a year or £25,000 turnover.

Subject to all other terms and conditions of the policy.