



SKINTECHNIQUES

MEDICAL TRAINING OF INJECTABLES

FOR THERAPISTS OF THE WORLD OF BEAUTY

## Certificate Foyht Membership

<b>Foyht Policy Number</b>	SKTE/SARNAN1/16/2
<b>The Insured</b>	Skin Techniques & Analisa Sarno
<b>Address</b>	t/a 360 Aesthetics 107 Wentworth Drive Bedford Beds MK41 8QE
<b>Approved Activities</b>	Celluerase and Strikecell, B12, Mesotherapy - Fat Dissolving, Ogbai Skin Transformation, Beauty Threads Lift, Dermal Fillers, Botox, First Aid, Microblading, Microdermabrasion, Dermaplaning, Cannula Technique, Glycolic Skin Peel 40%, Hyaluronidase, Facial Massage, Nail Technician, Waxing, Eyelash & Eyebrow Treatments, Makeup, Anatomy & Physiology, Full Body Massage, Swedish Massage, Hot Stone Therapy, Electrolysis, Laser Lipo (Non-Invasive), Breast Contouring, Microneedling 0.5-1.5, Brazilian Bum Lift & Foxy Eyes (Non-surgical PDO Threads)
<b>Period of Insurance</b>	From: 21/02/22 To: 21/02/23 Both days are inclusive at Local Standard Time
<b>Membership Benefits</b>	
<b>Directory Entry</b>	Included
<b>Legal Expenses</b>	Included
<b>Business Possessions</b>	Included
<b>Employers Liability</b>	Not Included
<b>Product Liability</b>	£2,000,000 any one period of insurance
<b>Public Liability</b>	£2,000,000 any one incident
<b>Professional Indemnity &amp; Malpractice</b>	£2,000,000 any one incident
<b>Inclusive Cost</b>	£1409, annually

*Insurance administration is provided by BGi.uk*

*Portwell House Faringdon Oxfordshire SN7 7HU tel 01367 246157*

*E-mail [Foyht@BGi.uk.com](mailto:Foyht@BGi.uk.com)*

*[BGi.uk.com](http://BGi.uk.com)*

*[www.foyht.co.uk](http://www.foyht.co.uk)*



**Territorial &  
Jurisdictional Limits**

For businesses and practices situated in Europe.  
Excluding any Claim brought in any courts in America or Canada.  
Excluding any Claim brought about in a court of law within the Jurisdictional Limits to enforce a judgement or an order made outside the Jurisdictional Limits.  
Excluding any Occurrence outside the Territorial Limits.

**Conditions**

Including liability arising out of the actions of one member against another member of the same group.  
It is warranted that all members must be suitably qualified by certification or experience in the approved activities being practised/demonstrated. Evidence must be provided if requested. An excess of £2,500 applies to the malpractice section.

Including Liability for Damage to Leased, Hired or Rented Properties  
The insurance is underwritten on a claims made basis: Retroactive Date 21/10/16  
The insurance is not valid if the insured is under the influence of intoxicants/narcotics  
Excluding discrimination, sexual misconduct, related/associated entities, intentionally wrongful acts, and failure to take reasonable precautions

This policy does not cover Tour Operators Liability  
Please refer to <https://bgi.uk.com/2018/07/04/changing-the-definitions-of-what-a-package-holiday-is/> for more information and contact BGi.uk if cover is required



Our Reference: SARNAN1

### **CONFIRMATION OF LIABILITY INSURANCE**

Assured  
Insurer  
Period of Insurance  
Policy Number

Analisa Sarno  
Newline Insurance Company  
21/02/22 to 21/02/23  
SKTE/SARNAN1/16/2

#### **Products Liability**

Limit of Indemnity

£2 ,000,000 any one period of insurance

#### **Public Liability**

Limit of Indemnity

£2 ,000,000 any one incident

#### **Professional Indemnity & Malpractice**

Limit of Indemnity

£2 ,000,000 any one incident

#### **Employer's Liability**

Limit of Indemnity

Not Included

#### **Insured Activities**

Cellulase and Strikecell, B12, Mesotherapy - Fat Dissolving, Ogbai Skin Transformation, Beauty Threads Lift, Dermal Fillers, Botox, First Aid, Microblading, Microdermabrasion, Dermaplaning, Cannula Technique, Glycolic Skin Peel 40%, Hyaluronidase, Facial Massage, Nail Technician, Waxing, Eyelash & Eyebrow Treatments, Makeup, Anatomy & Physiology, Full Body Massage, Swedish Massage, Hot Stone Therapy, Electrolysis, Laser Lipo (Non-Invasive), Breast Contouring, Microneedling 0.5-1.5, Brazilian Bum Lift & Foxy Eyes (Non-surgical PDO Threads)

The Insurance shall apply to Occurrences happening anywhere in the world with the exception of Canada & the USA

The Insurance provided is subject to the terms, conditions and exclusions of the Newline Insurance Company policy wording, a copy of which is available on request. Full scrutiny of the policy document is recommended to ascertain any divergence between the policy cover and any contractual arrangements.

The information contained in this document is correct at the date of issue, but there is no obligation on our part to notify any third party of any subsequent changes or cancellation.

Please contact us if further information is required.

Signed

Dated

24 February 2022



### **Operating Procedures:**

This insurance is not valid if the following procedures are not strictly adhered to

Use of Instruments  
Photographs Requirement  
Descriptive Records Requirement  
Consent Form  
Record Keeping Requirement  
Use of Proprietary Drugs  
Policy Excess  
Teaching

### **Use of Instruments**

The handling, use or storage of any tool or implement used in the performance of a business activity which is intended to penetrate tissue or be in contact with bodily fluid, either that of an animal or of a human, is excluded unless any such tool or implement is handled, used and stored at all times in accordance with the manufacturer's instructions

Where any tool or implement is suitable and approved by the manufacturer to be used on more than a single occasion, any such tool or implement must be sterilised prior to each use in accordance with the guidelines of the department of Health or equivalent regulatory body.

### **Photographs Requirement**

Clear, colour photographs of the client (area to be treated) before the treatment and immediately after the treatment must be retained on file.

### **Descriptive Records Requirement**

You will maintain accurate descriptive records of all Professional Business (treatment) rendered which shall be available for inspection and used by the Insurer or their duly appointed representatives in so far as they pertain to any claim hereunder;

Retain all records relating to Professional Business (treatment) for at least six years

### **Consent Form**

You will prepare a consent form detailing the proposed procedure and the wellbeing of the client. The client will sign the consent form declaring their full understanding of the procedure and any known risks

### **Record Keeping Requirement**

It is a condition of this policy that you will retain all records relating to Professional Business (treatment) for at least six years

### **Teaching**

This insurance will not extend to include teaching these activities/therapies unless you:

- have been qualified for 2 years during which time you have been using these techniques
- have been approved by us/insurers
- have a teaching qualification approved by us/insurers

### **Proprietary Drugs**

Drugs produced and sold by a company under a recognised Brand or Trademark and regulated with the appropriate authorities.

### **Please note:**

***If you do not work within the guidelines of Health Education England (HEE), you work without a qualified prescriber or you are found to be posing as a nurse or prescriber and you are not qualified then your insurance may be void.***

***This is a Commercial Insurance policy. No days of grace and no refund will be given in the event of cancellation. If you are paying by instalments, all remaining instalments must still be paid in accordance with the credit agreement.***

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Our Reference: SARNAN1

### **CONFIRMATION OF BUSINESS POSSESSIONS INSURANCE**

<b>Assured</b>	Analisa Sarno
<b>Insurer</b>	Newline Insurance Company
<b>Period of Insurance</b>	21/02/22 to 21/02/23
<b>Policy Number</b>	SKTE/SARNAN1/16/2
<b>Business Equipment Definition</b>	Business Equipment shall mean any equipment and/or Products owned and predominantly used by the Insured in the conduct of the Insured's Business as a Therapist in respect of the Therapies and Treatments listed in the Schedule.
<b>Business Equipment Sum Insured</b>	£5,000 in the annual aggregate £1,000 single article limit
<b>Excess</b>	£250
<b>Specific Exclusions</b>	<p>Wear, tear, moth, vermin, mould, mildew, atmospheric or climatic conditions or any gradually occurring cause;</p> <p>Alterations, maintenance, repairs or any process of cleaning or restoring;</p> <p>Delay, confiscation or detention by order of any government or public authority;</p> <p>Counterfeit, substitute or foreign currency;</p> <p>Mechanical or electrical breakdown or derangement.</p> <p>Any breakage of electrical valves, bulbs or tubes, unless forming part of the Business Equipment and fixed therein and happening as the result of loss, destruction of or damage to such Business Equipment.</p> <p>Any depreciation, contamination, consequential loss or consequential damage of any kind or description.</p> <p>Any electrical plant or apparatus caused by self-ignition. This exclusion shall only apply to that part of the electrical plant or apparatus in which self-ignition occurs.</p> <p>Any mobile phones.</p> <p>Electrical equipment used predominantly for Personal use by the Insured.</p> <p>Any theft or attempted theft of Business Equipment contained in any vehicle operated by the Insured which is not individually attended by the driver or some other competent person authorised by the Insured, unless the vehicle is locked. If the Business Equipment is stored in the vehicle overnight, the Business Equipment must be kept out of sight and within a locked boot or compartment.</p> <p>Any theft or attempted theft of Business Equipment whilst such Business Equipment is in a building away from the Insured's Business premises, unless such Business Equipment is kept in a room which is attended by a representative of the Insured or the theft involves entry to or exit from the room by forcible or violent means.</p>
<b>Signed</b>	
<b>Date</b>	24 February 2022

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# Essential Business Legal Solutions



Renewal reference: 511243

Date: 24 February 2022

## Insured

Analisa Sarno  
t/a 360 Aesthetics  
107 Wentworth Drive  
Bedford  
Beds  
MK41 8QE

## Agent

BGi.uk  
Portwell House  
Market Place  
Faringdon  
SN7 7HU

**Business Description:** Foyht & Holistic Therapy Member

**Cover from:** 21/02/22

**Cover Expiry:** 21/02/23

## Operative covers:

Employment disputes (applicable to policyholders with employees)  
Employment compensation awards (applicable to policyholders with employees)  
Employment restrictive covenants (applicable to policyholders with employees)  
Tax protection  
Property  
Legal defence  
Compliance & regulation

Statutory licence appeals  
Loss of earnings  
Employees' extra protection  
Crisis communication  
Contract & debt  
Business legal advice helpline  
Counselling helpline  
Crisis communication helpline  
Redundancy approval helpline

**ARAG on-line Legal Services:** [www.araglegal.co.uk](http://www.araglegal.co.uk) **Voucher Code:** X1232KC79BB5

## Cost of cover:

**Premium:** Included within Foyht Membership **IPT at 12%**

**Limit of Indemnity:** £100,000 per claim (£10,000 in respect of Crisis communication)

**Aggregate Limit:** £1,000,000 per annum (Employment Compensation Awards)

**Excess:** Nil

**Further information:** Your policy has been issued on the basis of the information you provided at inception. Please check that the information shown is accurate and that the cover suits your needs.

## Endorsements:

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369. ARAG plc is authorised to administer this insurance on behalf of the insurer Brit Syndicate 2987 at Lloyd's (written under unique market reference B0356KA233D12A000 or replacement thereof). Brit Syndicates Limited, the managing agent for Brit Syndicate 2987 at Lloyd's, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768 (freephone), or 0300 500 8082.

ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

**[www.ARAG.co.uk](http://www.ARAG.co.uk)**





## Useful Information

### Bgi.UK

Telephone Number

Email

Website

01367 246 133

Foyht@BGi.uk.com

<https://BGi.uk.com>

<https://foyht.co.uk>

<http://healthwellbeing.focusonuk.co.uk/>

### Feedback and Complaints Procedure

At BGi.uk we believe that you deserve to be treated in a courteous, fair and prompt manner and we aim to provide a high level of customer service at all times. If you feel that we have not provided you with the best service then please let us know immediately. We take all customer complaints very seriously. In the first instance you can share your concerns with the BGi.uk representative that you have been dealing with. If your complaint requires a more detailed investigation then it will be escalated to our Complaints Officer who can be contacted as follows:

Write: Complaints Officer, BGi.uk, Portwell House, Market place, Faringdon, Oxon, SN7 7HU

Call: 01367 246130

Email: [complaints@bgi.uk.com](mailto:complaints@bgi.uk.com)

To view our terms of business, please visit; <https://bgi.uk.com/terms-of-business/>

To view our privacy policy please visit; <http://bgi.uk.com/privacy-policy/>

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Authorised and Regulated by the Financial Conduct Authority.

### Newline Insurance Company Limited

Newline Insurance Company Limited

Suite 5/4

The London Underwriting Centre

3 Minster Court, Mincing Lane

London EC3R7DD

Tel: +44 (0)20 7090 1700 (ask for head of compliance)

e-mail: [complaintsofficer@newlinegroup.com](mailto:complaintsofficer@newlinegroup.com)

### ARAG

#### Telephone helplines

24/7 legal advice on business matters within UK and EU law 0344 571 7978

Redundancy approval 9am to 5pm weekdays (except bank holidays) 0117 917 1698

UK tax advice 9am to 5pm weekdays (except bank holidays) 0344 571 7978

Crisis communication 0344 571 7964

Confidential counselling 0333 000 2082

#### Complaints

Telephone Number

Email

Address

0117 917 1561

[customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)

ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

Full complaints procedure can be found in the policy wording.

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