

Aesthetic Medical Malpractice

Statement of Fact - Insurance Quote



The Cosmetic Insure Professional Insurance Portfolio is designed to meet all the insurance needs of a professional business. You must inform us of any changes, or claims pending and the sign the Declaration.

General Information

Company and/or Individual name:

M C Aesthetics Ltd

Main address:

78 Bury Old Road
Whitefield
Manchester

M45 6TQ

Contact number and email address:

0161 773 3614 rebecca@mc-aesthetics.co.uk

Total Income

Activity	Current year	Forthcoming year
Estimate annual income for aesthetic treatments excluding sale of goods	£ 350,000.00	£350,000.00
Aesthetic training given to others for a fee	£ 0.00	£ 0.00

Risk Management

You agree that:

All records, to date and in the future will be maintained for at least ten years.

All professionally qualified staff NOT COVERED UNDER THIS POLICY, are members of a medical or dental defence organisation, or otherwise fully insured for their own malpractice, and you retain records to ensure this.



Regulatory Bodies

You have provided the following details of the professional bodies, or licensing authorities you are registered with:

NMC

In relation to both NHS and PRIVATE PRACTICE, you confirm:

1. You are not aware of any circumstance which could lead to an investigation, suspension, the imposition of conditions or restrictions on your registration or licence to practise, or your removal from a professional register of your licence, by the relevant registration body (if applicable).

2. You have never been:

a) Subject to any form of disciplinary action.

b) Subject to any form of investigation by a registration body or equivalent in another country.

c) Subject of an adverse finding by a registration body or equivalent in another country.

d) Subject of a Medical Defence Organisation's adverse member procedure.

e) Refused registration or licence to practise or been erased from registration or has your licence to practice been removed by a registration body.

f) Suspended from practice, had conditions to practice or dismissed from practice.

g) Subject to any restrictions or conditions imposed on your registration or licence to practice by a registration body.

3. No Medical Defence Organisation has ever declined to offer you membership, terminate membership or refused to renew membership.

4. No insurance indemnity provider has ever declined to insure you, imposed special terms, cancelled or refused to renew your insurance.

Please provide details if any of above are applicable:

N/A

General

If you have cover under this policy for prescribing services for other practitioners, then you agree to adhere to the following subjectivities:

- The Prescriber ensures the practitioner belongs to one of the following groups: Physician Associates, Nurses, HCAs, Paramedics, Dental Therapists/ Hygienists, Podiatrist, ODP's or Pharmacists
- The Prescriber checks the qualifications of the practitioner e.g. the practitioner has completed an injectable course for the use of Botulinum Toxin.
- The Prescriber only prescribe face to face (no remote prescribing) and assess the person receiving the treatment in person.
- The Prescriber provides the Practitioner administering the injectable treatment with specific relevant instructions e.g. dosage etc.
- The Prescribers views the methods of the Practitioner providing the treatment to ensure competent and only fulfil the script if they are confident of such.
- The Prescriber is qualified in the treatment they are prescribing for.
- **Records are kept detailing all of the above.**

You will ensure:

Photographs are taken pre and post treatments.

You inform your clients of all possible side effects arising from your treatments and obtain a signed consent form evidencing this.

If you offer any treatments or services involving the moles, you require your customers to provide a letter from an independent Doctor or suitably qualified medical professional which approves of any removal.

Name, Position and Professional Qualification	Professional Body	No. of years in Aesthetics	Employed / Self-Employed	Cover required under this policy
Vicky Hayes Nurse	NMC -	0	Employed	Required
Kelly Widdop Nurse	NMC -	0	Employed	Required
Leanne Brand Nurse	NMC -	0	Self Employed	Required
Stacey Roberts Nurse	NMC -	0	Employed	Required
Lisa Smith Beauty Therapist NVQ Level 3 or equivalent	-	0	Self Employed	Entity
Sally Beauty Therapist NVQ Level 3 or equivalent	-	0	Self Employed	Entity
Rebecca McDermott Nurse	NMC -	0	Self Employed	Required



Details of the procedures you provide:

Practitioner / Title	Treatment and Excess
Vicky Hayes	<p>Beauty Treatments - ** Full list of the Acceptable Treatments are noted on Endorsement Ref 006** Excess = £0.00</p> <p>Botulinum Toxin – excluding Genital Areas. *Products must be FDA approved, purchased from a UK supplier, with a right of recourse* Excess = £0.00</p> <p>Chemical Peels (depth as per training received. Excludes Non-medics for Deep Peels) Excess = £0.00</p> <p>Dermal Fillers incl Hydroboosters & Skin Boosters – Excluding Genital Areas and Buttocks Excess = £0.00</p> <p>Infrared Skin Tightening / LED Light Therapy Excess = £0.00</p> <p>IV Drips, IM / Vitamin Booster Injections (excluding contraception) Excess = £250.00</p> <p>Laser Non Ablative (all skin types) - IPL and Diode Hair Removal, Skin Rejuvenation , Pigmentation, Thread Vein, Acne Removal and nail fungus removal Excess = £1,500.00</p> <p>Medical Skin Needling (depth as per training received. Non-medics up to 2.0mm face and 2.5mm body only) Excess = £0.00</p> <p>Platelet Rich Plasma/ Fibrin (inc use of HA) excluding P-Shot, O-Shot & Breast Excess = £0.00</p> <p>Semi Permanent Makeup / Micropigmentation / Microblading / Nanoblading / Meso BB Excess = £0.00</p> <p>Thread Vein removal - e.g Veinwave, Electrolysis, Cryopen Excess = £0.00</p>

Practitioner / Title	Treatment and Excess
	<p>Application of branded skin care products Excess = £0.00</p> <p>Dermaplaning Excess = £0.00</p> <p>Profacial Excess = £0.00</p> <p>Prescribing of drugs and products, to other practitioners, in connection with aesthetic treatments and which are within the scope of practice according to your prescribing qualification Excess = £0.00</p> <p>Prescribing of drugs, products & antibiotics in connection with aesthetic treatments and which are within the scope of practice according to your prescribing qualification Excess = £0.00</p> <p>Laser Body Contouring Excess = £1,500.00</p> <p>Fat Dissolving injections ** Full list of the Acceptable Treatments are noted on Endorsement Ref 015** - (Adipo Forte, Aqualyx, Celluform, Cincelar Plus, DesoBody/DesoFace, Infini Lipomax, Kybella, Lipolab, Pluryal) Excess = £250.00</p> <p>Training others in any of the treatments listed – Excess as per treatment Excess = £0.00</p>
Kelly Widdop	<p>Beauty Treatments - ** Full list of the Acceptable Treatments are noted on Endorsement Ref 006** Excess = £0.00</p> <p>Botulinum Toxin – excluding Genital Areas. *Products must be FDA approved, purchased from a UK supplier, with a right of recourse* Excess = £0.00</p> <p>Chemical Peels (depth as per training received. Excludes Non-medics for Deep Peels) Excess = £0.00</p>

Practitioner / Title	Treatment and Excess
	<p>Dermal Fillers incl Hydroboosters & Skin Boosters – Excluding Genital Areas and Buttocks Excess = £0.00</p> <p>Infrared Skin Tightening / LED Light Therapy Excess = £0.00</p> <p>IV Drips, IM / Vitamin Booster Injections (excluding contraception) Excess = £250.00</p> <p>Laser Non Ablative (all skin types) - IPL and Diode Hair Removal, Skin Rejuvenation , Pigmentation, Thread Vein, Acne Removal and nail fungus removal Excess = £1,500.00</p> <p>Medical Skin Needling (depth as per training received. Non-medics up to 2.0mm face and 2.5mm body only) Excess = £0.00</p> <p>Platelet Rich Plasma/ Fibrin (inc use of HA) excluding P-Shot, O-Shot & Breast Excess = £0.00</p> <p>Prescribing for skin conditions such as Acne, Rosacea, Eczema, Pigmentation, Hyperpigmentation, Psoriasis, Herpes, fungal infections of the skin *(prescribing endorsement to be applied)* Excess = £0.00</p> <p>Semi Permanent Makeup / Micropigmentation / Microblading / Nanoblading / Meso BB Excess = £0.00</p> <p>Thread Vein removal - e.g Veinwave, Electrolysis, Cryopen Excess = £0.00</p> <p>Application of branded skin care products Excess = £0.00</p> <p>Dermaplaning Excess = £0.00</p> <p>Sale or supply of high-end skin care and nutritional supplement products Excess = £0.00</p>



Practitioner / Title	Treatment and Excess
	<p>Profacial Excess = £0.00</p> <p>Prescribing of drugs and products, to other practitioners, in connection with aesthetic treatments and which are within the scope of practice according to your prescribing qualification Excess = £0.00</p> <p>Laser Body Contouring Excess = £1,500.00</p> <p>Fat Dissolving injections ** Full list of the Acceptable Treatments are noted on Endorsement Ref 015** - (Adipo Forte,Aqualyx,Celluform,Cincelar Plus,DesoBody/DesoFace,Infini Lipomax,Kybella,Lipolab,Pluryal) Excess = £250.00</p> <p>Training others in any of the treatments listed – Excess as per treatment Excess = £0.00</p>
Leanne Brand	<p>Botulinum Toxin – excluding Genital Areas. *Products must be FDA approved, purchased from a UK supplier, with a right of recourse* Excess = £0.00</p> <p>Chemical Peels (depth as per training received. Excludes Non-medics for Deep Peels) Excess = £0.00</p> <p>Dermal Fillers incl Hydroboosters & Skin Boosters – Excluding Genital Areas and Buttocks Excess = £0.00</p> <p>Infrared Skin Tightening / LED Light Therapy Excess = £0.00</p> <p>IV Drips, IM / Vitamin Booster Injections (excluding contraception) Excess = £250.00</p> <p>Laser Non Ablative (all skin types) - IPL and Diode Hair Removal, Skin Rejuvenation , Pigmentation, Thread Vein, Acne Removal and nail fungus removal Excess = £1,500.00</p>

Practitioner / Title	Treatment and Excess
	<p>Medical Skin Needling (depth as per training received. Non-medics up to 2.0mm face and 2.5mm body only) Excess = £0.00</p> <p>Platelet Rich Plasma/ Fibrin (inc use of HA) excluding P-Shot, O-Shot & Breast Excess = £0.00</p> <p>Semi Permanent Makeup / Micropigmentation / Microblading / Nanoblading / Meso BB Excess = £0.00</p> <p>Thread Vein removal - e.g Veinwave, Electrolysis, Cryopen Excess = £0.00</p> <p>Application of branded skin care products Excess = £0.00</p> <p>Dermaplaning Excess = £0.00</p> <p>Profacial Excess = £0.00</p> <p>Prescribing of drugs and products, to other practitioners, in connection with aesthetic treatments and which are within the scope of practice according to your prescribing qualification Excess = £0.00</p> <p>Prescribing of drugs, products & antibiotics in connection with aesthetic treatments and which are within the scope of practice according to your prescribing qualification Excess = £0.00</p> <p>Laser Body Contouring Excess = £1,500.00</p> <p>Fat Dissolving injections ** Full list of the Acceptable Treatments are noted on Endorsement Ref 015** - (Adipo Forte,Aqualyx,Celluform,Cincelar Plus,DesoBody/DesoFace,Infini Lipomax,Kybella,Lipolab,Pluryal) Excess = £250.00</p>



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	<p>Training others in any of the treatments listed – Excess as per treatment</p> <p>Excess = £0.00</p>
Stacey Roberts	<p>Beauty Treatments - ** Full list of the Acceptable Treatments are noted on Endorsement Ref 006**</p> <p>Excess = £0.00</p> <p>Botulinum Toxin – excluding Genital Areas. *Products must be FDA approved, purchased from a UK supplier, with a right of recourse*</p> <p>Excess = £0.00</p> <p>Chemical Peels (depth as per training received. Excludes Non-medics for Deep Peels)</p> <p>Excess = £0.00</p> <p>Dermal Fillers incl Hydroboosters & Skin Boosters – Excluding Genital Areas and Buttocks</p> <p>Excess = £0.00</p> <p>Infrared Skin Tightening / LED Light Therapy</p> <p>Excess = £0.00</p> <p>IV Drips, IM / Vitamin Booster Injections (excluding contraception)</p> <p>Excess = £250.00</p> <p>Laser Non Ablative (all skin types) - IPL and Diode Hair Removal, Skin Rejuvenation , Pigmentation, Thread Vein, Acne Removal and nail fungus removal</p> <p>Excess = £1,500.00</p> <p>Medical Skin Needling (depth as per training received. Non-medics up to 2.0mm face and 2.5mm body only)</p> <p>Excess = £0.00</p> <p>Platelet Rich Plasma/ Fibrin (inc use of HA) excluding P-Shot, O-Shot & Breast</p> <p>Excess = £0.00</p> <p>Semi Permanent Makeup / Micropigmentation / Microblading / Nanoblading / Meso BB</p> <p>Excess = £0.00</p> <p>Thread Vein removal - e.g Veinwave, Electrolysis, Cryopen</p>



Practitioner / Title	Treatment and Excess
	<p>Excess = £0.00</p> <p>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)</p> <p>Excess = £0.00</p> <p>Application of branded skin care products</p> <p>Excess = £0.00</p> <p>Dermaplaning</p> <p>Excess = £0.00</p> <p>Sale or supply of high-end skin care and nutritional supplement products</p> <p>Excess = £0.00</p> <p>Profacial</p> <p>Excess = £0.00</p> <p>Prescribing of drugs and products, to other practitioners, in connection with aesthetic treatments and which are within the scope of practice according to your prescribing qualification</p> <p>Excess = £0.00</p> <p>Laser Body Contouring</p> <p>Excess = £1,500.00</p> <p>Fat Dissolving injections ** Full list of the Acceptable Treatments are noted on Endorsement Ref 015** - (Adipo Forte,Aqualyx,Celluform,Cincelar Plus,DesoBody/DesoFace,Infiniti Lipomax,Kybella,Lipolab,Pluryal)</p> <p>Excess = £250.00</p> <p>Training others in any of the treatments listed – Excess as per treatment</p> <p>Excess = £0.00</p>
Lisa Smith	<p>Semi Permanent Makeup / Micropigmentation / Microblading / Nanoblading / Meso BB</p> <p>Excess = £0.00</p> <p>Application of branded skin care products</p>

Practitioner / Title	Treatment and Excess
	<p>Excess = £0.00</p> <p>Dermaplaning Excess = £0.00</p> <p>Sale or supply of high-end skin care and nutritional supplement products Excess = £0.00</p> <p>Profacial Excess = £0.00</p>
Sally	<p>Semi Permanent Makeup / Micropigmentation / Microblading / Nanoblading / Meso BB Excess = £0.00</p> <p>Application of branded skin care products Excess = £0.00</p> <p>Dermaplaning Excess = £0.00</p> <p>Profacial Excess = £0.00</p>
Rebecca McDermott	<p>Botulinum Toxin – excluding Genital Areas. *Products must be FDA approved, purchased from a UK supplier, with a right of recourse* Excess = £0.00</p> <p>Dermal Fillers incl Hydroboosters & Skin Boosters – Excluding Genital Areas and Buttocks Excess = £0.00</p> <p>Hyaluronidase Excess = £0.00</p> <p>Profacial Excess = £0.00</p>

Practitioner / Title	Treatment and Excess

You confirm that you will notify us if you intend to, or have provided any services, products or treatments to any high profile clients who rely on their appearance for their livelihood.

Policy Extensions

Public and Products Liability Extension	Not Included
Items Cover Extension	Not Included
Employers Liability Cover	Not Included

Claims and Related

In relation to your business activities, you have declared the following shortcoming(s) in your work which may be likely to lead to a claim against you.

This includes, but is not limited to:

- Adverse reaction causing pain, discomfort or scarring whether temporary or not;
- A verbal or written complaint to a member of staff;
- Clients refusal to pay in full or part or delay of payment for treatment
- Client not coming back for a consultation after an adverse reaction
- Client not coming back for a planned post consultation
- Client not coming back for another pre-booked appointment or treatment

Date of incident	Type of procedure	Name of administering practitioner	Nature of client and name of claimant

You have declared the following claim(s), whether successful or not, which have been made against you or any past or present partner, director or employee in respect of any risk now required to be insured.

Date of incident	Type of procedure	Name of administering practitioner	Nature of client and name of claimant	Value of claim	Paid or reserved?

You have never been:

- a. Declared bankrupt or become insolvent or made any voluntary arrangement with creditors or been subject to enforcement of a judgment debt either in a personal capacity or as a business.
- b. Convicted of or charged with any offence, other than a motoring offence or conviction spent under the Rehabilitation of Offenders Act 1974.

You confirm that should any of this information be untrue or inaccurate, you will notify us immediately.

Date Statement of Fact produced *Thursday, 17 August 2023*