

**Attaching to and forming part of Policy No:** W000701-22A/MTA02

**Named Insured:** K&L Aesthetics and Skin Clinic Ltd

**Endorsement No:** 002

**Period of Insurance:** 06/02/2022 – 05/02/2023

Both days inclusive local standard time at the address of the named insured stated in the Schedule.

## CONTRACT CHANGES

Amendment to Contract as follows:

**Endorsement Effective Date:** 06/07/2022

It is hereby noted and agreed to add the following treatments onto the policy:  
Thread lifting (Dissolvable - including PDO/Silhouette Soft/COG/Mono)  
Plasma Pen. There are no additional premium charges for this adjustment.

**All other terms and conditions remain unaltered.**

## Treatment and Deductible Endorsement

This endorsement modifies the Medical Malpractice Insurance Policy and shall be read as if incorporated within it.

Item 5 of the Schedule is amended with the addition of the following table which sets out the deductible applicable to claims arising out of or related to the specified treatments as listed below. **UK accredited training must be held for each treatment you wish to perform.** We agree to accept non UK qualifications in respect of treatments listed within complementary therapy and general beauty lists:

Band D – Policy Excess GBP 1,000 Each and Every Claim	Included
Advanced Botox	Yes
Advanced Dermal Fillers	Yes
Aqualyx / fat dissolving mesotherapy injections	Yes
Botulinum Toxin	Yes
Dermal Filler	Yes
Fraxin	No
Hyaluronidase/Hyalase	Yes
IV Infusion therapy and Vitamin B12 Booster injections	Yes
Non-Invasive Brazilian Butt lift	No
Training other professionals in Band D treatments with 2 years full time experience and hold a Certificate of Education	No
Lidocane/Lignocaine via mesotherapy	Yes
Sunekos	Yes

Aqualyx Injectables	Yes
Foundation Botox	Yes
Profhilo	Yes

<b>Band A – Policy Excess GBP 0 Each and Every Claim</b>	<b>Included</b>
Allergy Testing (Patch and Skin Prick Testing)	No
Application of branded third party skin care products	No
BB Glow	No
Caboxytherapy	No
Chemical Peels	Yes
Coolsulpt/Cryotherapy/Shockwaves/Cryotherapy	No
Cryolipolysis	No
Cryopen	No
Dental Blocks	No
Derma Pen	No
Derma Roller	No
Dermaplaning	Yes
Electrolysis	No
General Beauty Treatments	Yes
Hair Growth/Rejuvenation using low-level light therapy	No
HIFU (excluding Genitalia)	No
Hii Pen, Hya pen and Hylauron Pen (non injectable)	No
LED Light Therapy	No
Local Anaesthetic applications for Aesthetic Treatments including ACT Fast	No
Medical Needling/Collagen Induction Therapy including the application of topical aesthetic cream	No
Mesotherapy all treatments	No
Microdermabrasion and Hydradermabrasion	No
Non –invasive laser Body Contouring procedures	No
Phlebotomy	No
Platelet Rich Plasma (PRP) for Facial/Neck rejuvenation	No
Radio Frequency Treatments (excluding Genitalia)	No
Thread Vein Removal	Yes
Training Other professional in Band A treatments with 2 years full time experience and hold a Certificate of Education	No
Ultrasound Rejuvenation (excluding genitalia)	No

<b>Band B – Policy Excess GBP 500 Each and Every Claim</b>	<b>Included</b>
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Fractora and Fractional Skin Resurfacing	No
Laser (Non Ablative)	Yes
Micro-needling	Yes
Micropigmentation/Microblading and SPMU including the use of topical adrenaline during the application of this treatment.	Yes
Microsclerotherapy/Sclerotherapy	No
Needleshaping	No
Non-cancerous Moles/skin tags/Cysts/wart/ milia, Campbell de Morgan spots, Verrucas, Toe nail fungus, Superficial Vascular Lesions, Keloid scars, Lentigo, Seborrheic/Actinic Keratoses, Dermatofibromas and Lipomas removal	No
Non-surgical Blepharoplasty using Plasma Technology	No
Plasma Pen	Yes
Plasma Shower	No
PlasmaBlast (Fibroblast)	No
Scalp Miropigmentation/Tricopigmentation including the use of topical adrenaline during the application of this treatment	No
Tattoo / Piercing	No
Tattoo Lightening	No
Tattoo Removal	No
Thread lifting - PDO/Silhouette Soft (Salon/Clinic/Practitioner must be CQC registered)	No
Training Other professional in Band B treatments with 2 years full time experience and hold a Certificate of Education.	No
Thread lifting (Dissolvable - including PDO/Silhouette Soft/COG/Mono)	Yes

## Data protection short form notice

### **Your personal information notice**

#### ***Who we are***

We are the insurers identified in the contract of insurance and/or in the certificate of insurance.

#### ***The basics***

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

#### **Other people's details you provide to us**

Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

#### **Want more details?**

For more information about how we use your personal information please see our full privacy notice(s), which is/are available online on our website(s) or in other formats on request.

#### **Contacting us and your rights**

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice(s), please contact us on [DPO@beazley.com](mailto:DPO@beazley.com) or the agent or broker that arranged this insurance.

(LMA9151)  
25 April 2018