

Professional Spa Direct - Package Insurance Policy Summary

This summary contains limited information and does not form part of the policy. For the full terms, conditions, limitations, warranties and exclusions please refer to the policy documents. A copy policy is available on request. Unless otherwise stated in the certificate, policies are valid for 12 months and are renewable annually. You may need to review and update the cover periodically to ensure it remains adequate.

The policy is underwritten by Axiom Underwriting Agency Ltd on behalf of:
 Sections 1-4 - Arch Insurance Company (Europe) Limited
 Section 5 - Inter Partner Assistance SA, and administered by Arc Legal Assistance Ltd

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>Section 1A – Buildings, Contents & Stock (if selected) Covers damage to your buildings, contents, or stock caused by the following optional perils:</p> <p>Fire, Lightning, Aircraft, Explosion, Earthquake, Riot, Malicious Damage, Storm, Flood, Escape of Water, Impact, Falling Trees, Falling Aerials, Leakage of Beer, Sprinkler Leakage, Theft, Subsidence, Accidental Damage.</p> <p>Damage to fixed plain plate glass and sanitary fittings which are the insured's responsibility.</p> <p>Damage to fixed mirrors, decorated glass and alarm foils up to £500</p> <p>Inflation Protection (Day One basis of cover) and seasonal increase to cover on stock.</p> <p>Loss of metered water up to £2,500, discovered within 30 days of Damage. Trace and access cover up to £10,000.</p> <p>Capital Additions/Acquisitions up to 10% of buildings and contents (up to maximum of £250,000).</p> <p>Damage to services extending to the public mains.</p> <p>Additional costs in complying with Public Authority requirements (up to maximum of £250,000).</p>	<p>The excess shown in the schedule.</p> <p>Damage caused by theft or attempted theft not involving violent and forcible entry or exit.</p> <p>Damage caused by storm or flood to fences, gates and moveable property in the open.</p> <p>Damage to stained, tinted or curved glass unless such glass has been accepted by insurers</p> <p>Damage to stock caused by storm, flood, escape of water or oil if stored at or below ground level unless racked at least 15cm above floor level.</p> <p>Damage caused by malicious persons or escape of water or oil in respect of any building which is empty.</p> <p>Damage caused by computer virus or hacking.</p> <p>Subsidence caused by new structures bedding down or made-up ground settling.</p> <p>Empty buildings condition applies.</p> <p>Minimum Standards of Security applies.</p>
<p>Section 1B All Risks (Specified Items) (if selected) Loss or damage to specified property anywhere within the European Union.</p> <p>Standard maximum sum insured of £7,500 (Maximum value any one item £2,500).</p>	<p>The excess shown in the schedule.</p> <p>While property is left in an unattended vehicle unless the vehicle is securely locked.</p> <p>Loss arising from wear and tear, electrical or mechanical breakdown, computer virus, hacking or programing error.</p> <p>Acts of dishonesty by employees. Unexplained disappearance.</p>
<p>Section 1C – Money and Assault (if selected) Loss of money pertaining to the business in transit, in the premises during business hours and in any bank night safe – standard limit £3,000.</p> <p>Loss of non-negotiable money (for example crossed cheques) – standard limit £250,000.</p>	<p>Money in transit in the UK, Channel Islands and the Isle of Man and subject to money carryings clause.</p> <p>Damage to cash tills outside business hours unless left open and contents removed.</p> <p>Loss arising from acts of dishonesty by an employee not discovered within 7 days.</p>

<p>Money in the premises outside business hours, in unspecified locked safe £1,000 (not in locked safe £250).</p> <p>Assault - Bodily injury as a result of robbery or attempted robbery. Limits of £10,000 in respect of death, loss of limb, loss of sight, or permanent total disablement. £100 per week (maximum of 104 weeks) for temporary total disablement</p>	<p>Error/omission, fraud; loss from unattended vehicles.</p> <p>Assault – injury influenced by any existing physical defect, infirmity or medical condition</p>
<p>Section 1D – Goods in Transit (if selected) Damage to business property whilst in transit.</p> <p>Standard limit of liability of £2,000.</p> <p>Additional expenses incurred in transferring property to another vehicle, removing debris, reloading, and re-securing the property (limit of £1,000).</p> <p>Damage to clothing/personal effects (limit of £500).</p> <p>Damage to tarpaulins, ropes, sheets (limit of £1,000)</p>	<p>The excess shown in the schedule.</p> <p>Cover in the UK, Channel Islands, Isle of Man.</p> <p>Vehicle security requirements apply.</p> <p>Theft from unattended vehicles between 9pm and 6am unless vehicle is garaged in a locked building or compound.</p> <p>Damage caused by defective packing, temperature change, disappearance or unexplained shortage.</p>
<p>Section 1E – Deterioration of Stock (if selected) Deterioration of stock in a frozen food cabinet, freezer, or cold store caused by change in temperature due to breakdown of the unit, thermostat failure, accidental failure of public electricity supply, or by accidental leakage of refrigerant fumes.</p> <p>Standard sum insured of £2,000 (maximum per unit £2,000).</p>	<p>The excess shown in the schedule.</p> <p>Loss from any freezer over 10 years old unless a maintenance agreement is in force.</p> <p>Wear, tear, gradual deterioration</p> <p>Failure to correctly set temperature controls.</p>
<p>Section 2A – Gross Profit & Book Debts (if selected) Financial compensation following interruption to the business as a result of an insured loss under Section 1A caused by the following optional perils:</p> <p>Fire, Lightning, Aircraft, Explosion, Earthquake, Riot, Malicious Damage, Storm, Flood, Escape of Water, Impact, Falling Trees, Falling Aerials, Leakage of Beer, Sprinkler Leakage, Theft, Subsidence, Accidental Damage.</p> <p>Extensions include: Failure of Public Supply, Infectious Diseases, Prevention of Access - Loss of Attraction, Unspecified Suppliers.</p> <p>(Extension limits of 10% of the Sum Insured by the relevant item or £100,000 whichever is the less).</p>	<p>Losses excluded under the Buildings, Contents & Stock section.</p> <p>Computer virus or hacking</p> <p>Loss caused by the deliberate act of a utility supplier.</p> <p>Unspecified Suppliers extension limited to UK, Channel Islands and the Isle of Man.</p>
<p>Section 2B – Loss of Licence (if selected) The reduction in the value of the interest in the property as a result of the loss of licence granted for the sale of excisable liquor.</p> <p>Standard maximum limit of liability of £100,000.</p>	<p>Loss of licence arising from town or country planning redevelopment.</p> <p>Loss of licence arising from a change in the law.</p> <p>Where statutory compensation can be obtained, compulsory purchase, surrender. redistribution.</p>
<p>Section 3A – Employers' Liability (if selected) Your legal liability for damages and legal costs in respect of bodily injury, death, disease, illness or nervous shock to employees during their employment.</p> <p>Standard Limit of Indemnity of £10,000,000.</p> <p>Covers employees temporarily working overseas.</p> <p>Legal costs for defending prosecutions under health and safety legislation.</p>	<p>Work undertaken offshore.</p> <p>Cover where compulsory insurance is required under Road Traffic Acts legislation.</p> <p>Cover for acts of Terrorism limited to £5,000,000.</p> <p>Limit of £5,000,000 in respect of claims arising from asbestos.</p> <p>Compensation under the Corporate Manslaughter and Corporate Homicide Act limited to £5,000,000.</p>

<p>Section 3B & 3C – Public Liability & Products Liability (if selected) Your legal liability for damages and legal costs in respect of accidental bodily injury, death, disease, illness or nervous shock to any person, damage to third party property, obstruction, trespass or nuisance, wrongful arrest or detention.</p> <p>Damage caused by products supplied anywhere in the world.</p> <p>Legal costs for defending prosecutions under health and safety legislation.</p> <p>Liability incurred in connection with the Defective Premises Act, Data Protection Act (limit of £250,000), Consumer Protection Act and Food Safety Act legislation.</p> <p>Contingent Motor Liability cover.</p>	<p>Work undertaken offshore.</p> <p>Public and Products Liability arising from professional advice given.</p> <p>Product Liability from product guarantees and recall.</p> <p>Products Liability arising from products exported to the United States of America or Canada.</p> <p>Liability arising out of work in or on aircraft or arising from products for use in or on aircraft. Ownership or use of a mechanically propelled vehicle</p> <p>Pollution or contamination unless caused by a sudden and identifiable incident.</p> <p>Loss arising from asbestos.</p> <p>Liability for injury to employees, and actual or alleged abuse or molestation.</p> <p>Punitive damages awarded by any Court of Law.</p> <p>First £250 for each claim for Property Damage.</p> <p>Compensation under the Corporate Manslaughter and Corporate Homicide Act limited to £5,000,000.</p> <p>MEDICAL EXCLUSION No cover for medical malpractice or where treatment would be expected to be undertaken by a medical professional. However this exclusion will not apply where treatment is</p> <ol style="list-style-type: none"> complementary to a customer's professional medical treatment and undertaken with the written approval of the customer's GP or consultant, and provided by a qualified therapist.
<p>IMPORTANT – COVER FOR TREATMENTS – LIMITATIONS & WARRANTIES (Section 3C Products Liability)</p> <ul style="list-style-type: none"> • Cover is provided for all Standard Treatment as listed. • Cover is only provided for any Additional Treatments listed if you select that treatment and it is shown as operative in the policy. • There is no cover for treatments which are not listed • Warranties apply in the policy, including in respect of treatments. If you do not comply with the warranties and a loss arises in relation to the non-compliance, then insurers will not accept the matter as a claim. • For a full description of the treatments and warranties, please refer to the policy wording 	

Standard Treatments

Acne Clearance (not by intense pulsed light, variable pulsed light, light heat energy and laser)
Acupressure
Advanced AHA Cosmeceuticals
Advanced Electrolysis (Red Vein, Skin Tags, Milia, Warts, Moles, and Spider Naevi)
Aeroline Air Jet Body Massage
Alexander Barrie System of Pelvic Correction
Alexander Technique
Alkaline Skin Wash
Alpha Hydroxy Acid & Beta Hydroxy Acid Treatments
Amateur Theatrical Make-up
Amatsu
Angelic Reiki

Aqua Detox
Aromatherapy
ATMA
Audio Sonic
Auric / Magnetic Healing
Australian Bush Flower Essence
Autherics
Ayurveda
Barbering
Bel-Vas-Pata
Bi-Aura
Bikini Hair Colouring
Bio Detox Bio Oxygen
Bio Skin Jetting
Bio Skin Smoothing
Biocell Body Treatment

Bleaching of Superfluous Hair
 Body Electrotherapy
 Body Wrapping including Ionithermie
 BodyTalk
 BotoMask
 Bowen Technique
 Brazilian Blow Dry
 Camouflage Treatment
 Chakra Healing
 Chinese Cupping
 Chi Detox
 Chroma Clear
 Cleansing
 Cognitive Therapy
 Colonic Massage
 Colour Therapy
 Cosmeceuticals
 Cosmetic Brushing
 Counselling (not Psychotherapy)
 Cranio Sacral Therapy
 Crimping
 Crystal Healing
 Crystal Ki
 Crystal Sound
 Crystal Wand Massage
 D-Tox Spa
 Daoyin Tao
 Deep Tissue Massage
 Depilatory Creams
 Dietary Posture and Advice
 E-Lybra Balancing Machine
 Ear Piercing
 Earth Oxygen
 Electrical Epilation (Short Wave Diathermy, Blend, Tweezer and Non Invasive Methods)
 Electrical Slimming/Body Toning treatments
 Electrical Treatment for Skin improvement
 Emmett Technique Body Pressure Therapy
 Endermology
 Energy Massage Therapy
 Enerpeel PA
 Enlighten
 Epilation
 Eye Treatments
 Eyelash Extensions (excluding the extensions themselves)
 Eyebrow Plucking
 Eyebrow Threading
 Eyebrow Tweezing
 Eyelash and Eyebrow Tinting
 Eyelash Curling
 Eyelash Perming
 Face and Body Painting including Henna Art
 Facial and Body Electrotherapy
 Facials, Facial Massage (including Oxygen, Chi and Ayurvedic Facials), Masks, Scrubs, Steaming and Electrotherapy, and Shirodhara
 False Eyelashes
 False Tanning Products including Airbrush tanning and spray tanning
 Fantasy Make-up/Flotation Tanks
 Flower Remedies
 Food Intolerance, Vitamin & Mineral Deficiency Testing by use of Diagnostic Unit (not in isolation)
 Food Services (Small food facility, Bar, Café)
 Galvanic Body and Facial Treatment
 Glitter Tattoos
 Gly Derm Treatments
 Glycolic Acid Treatments
 H2O Massage
 Hair Colouring
 Hair Cutting
 Hair Drying
 Hair Extensions (*excluding the extensions themselves, qualified hairdressers only*)
 Hair Straightening
 Hair Styling
 Harturderm' Anti Wrinkle Treatment
 Heat Treatments
 High Frequency Treatments (Direct and Indirect)
 Hopi Ear Candles (Thermo Auricular Therapy)
 Idebenone Superceuticals
 Individual Exercise, Remedial
 Infinite Balance
 Infra Red Treatments, including Infra Red Saunas
 Intuitive Massage
 Ionithermie
 Jacuzzi
 Jagua Works
 Kaiamea
 Kahuna
 Low Intensity Light Treatment
 Lymphatic Drainage Massage
 Magnet Therapy
 Make-up - to include the application of
 Manicure
 Manual Treatments for Cellulite and Stretch Marks
 Massage (Abhyanga, Ayurvedic Body & Face, Baby, Balinese, Body, Chieneitsang, Chinese Foot, Facial, Hands Free, Head, Hot stone, Indian Head, Indian Face, Indonesian Traditional, Korean Hand, Lava Shell, Linn T, Lomi Lomi (Hawaiian), Mongolian Hot Oil, Mongolian Sky Energy, Pinda Sweda, Swedish, Thai, Thai Compress, Thai Foot, Thai Yoga Trager, TuiNa)
 Master Energy Colour Therapy
 Meditation
 Meditation Floatation Tanks
 Melchizedek Method
 Mesotherapy not involving the use of injection (non invasive)
 Metamorphic Technique
 Micro Electrotherapy
 Microcurrent
 MicroDerma Percussion
 Microdermabrasion, Micro Epidermal Skin Technology, Skin Rejuvenation and Photo Rejuvenation by means other than Intense Pulsed Light, Variable Pulsed Light, Light Heat Energy and Laser
 Micro-needling/Collagen Induction Therapy/Metotherapy
 (Face - max 1.5mm needles)
 Nail Art (Inc. Gel Nails)
 Nail Extensions (Acrylic and Gel)
 New Energy Vision
 NO HANDS Massage
 Non-ablative Volumetric Skin Tightening
 Nose Piercing
 Omni Healing
 Oxygen anti-wrinkle treatments
 Oxygen Concentrator - use of
 Oxygen Treatments
 Oxygenating Massage
 Oxyjet Star
 Ozone Therapy
 Paraffin Wax

Pedicure
 Peditox
 Perfume Blending
 Permanent Hair Waving
 Perming
 Photo Spray
 Photopneumatic Therapy
 Plaiting
 Platinum Detox
 Polarity Therapy
 Pregnancy Massage
 Quantum Touch
 Radio Frequency Body and Facial Treatments including Non-Ablative Volumetric Skin
 Tightening Treatments for lines, wrinkles and cellulite
 Raindrop Therapy
 Reflexology
 Reflexology Vibrational Medicine
 Reiki Drumming
 Rejuvaslim
 Reiki
 Remedial Camouflage
 Remedial Exercise
 Resonance Therapy
 Sauna/Steam Cabinet or Room, Aroma Steam Rooms
 Seichem, RESET
 Semi permanent mascara
 Shiatsu
 Shirodhara
 Shireen Poring Method

Shortwave Diathermy (Red Vein, Skin Tags, Milia, Warts, Moles, and Spider Naevi)
 Spinal Touch Therapy
 Sports Massage Therapy
 Spray Tanning
 Sterex Blend Method (Red Vein, Skin Tags, Milia, Warts, Moles, and Spider Naevi)
 Stone Therapy and Stone Massage
 Su-Do Body Art
 Sugaring
 Superceuticals
 TCA Peels (*including Janssen Cosmetics Fruit Peel 60%*)
 Temporary Tooth Jewellery (Smile Gems or Tooth Fairy)
 Tibetan Acupressure Head Massage
 Toning Tables, Power Plates and Vibro Plates
 Tooth Jewellery (Smile gems and Tooth Fairy only)
 Ultra Sound Miscrubber Exfoliating Treatments
 Ultra Sound Treatment for the Treatment of Cellulite
 Usui Reiki Shiki Ryoho
 Vacuflex Reflexology System
 Vacuum Suction
 Vajazzles
 Vertical Reflex Therapy (VRT)
 Vibrational Therapy (colour, light, sound)
 Waxing – hot, cool, cold, Brazilian and Hollywood
 Wet Shave (including Turkish and Cut Throat Shave and Beard Design)
 Yuko Hair Straighteners

Additional Treatments

Sunbeds (maximum of 3)

Sclerotherapy by Hypodermic Injection, Mesotherapy by use of injection or gun, Dermatude, and Meso Vytal (excluding treatment of varicose veins) and Advanced Micro-needling

Micropigmentation and Microblading

Intense Pulsed Light and Thermo Coagulation

Includes Intense Pulsed Light Hair Removal, Variable Pulsed Light Hair Removal, Light Heat Energy Hair Removal

Intense Flash Light Hair Removal, Micro Epidermal Skin Technology, Micro Dermabrasion Skin Rejuvenation

Photo Rejuvenation and Acne Clearance. Intense Pulsed Light for skin tags milia warts moles and spider naevi.

Veinwave for red vein removal

Cryolipolysis and Cryotherapy but excluding Smart Lipo or any surgical or Liposuction involving puncture or incision of the skin or insertion of an instrument or foreign material into the body

Laser Treatments (Hair Removal, Skin rejuvenation and Lipolysis)

Includes Laser Hair Removal, Thread Veins, Spider Naevi, Micro Epidermal Skin Technology, Micro

Dermabrasion, Skin Rejuvenation, Photo Rejuvenation, Acne Clearance, Skin Tags, Warts, Moles, Milia,

Dermatological and Chiropody Treatments, Inch Loss by Laser Lipo.

Water Based Facilities (Swimming Pools, Plunge Pool, Vitality Pool)

Thermal Spa Rooms (Hammam, Hot Rooms, Turkish Baths, Monsoon Showers, Ice Fountain, Russian Banya)

Fitness Activities and Fitness Rooms (as part of the Business only, not in isolation)

Treatment warranties

It is warranted by You that

1 Sterilisation

all open-blade razors or needles shall be brand new or shall be sterilised thoroughly prior to commencing any Treatment on every customer

2 Qualifications

You and any person acting on Your behalf hold the relevant certificates and or qualifications applicable to all Treatments provided. Unless otherwise agreed by Us You and any person acting on Your behalf will hold a level 2 or higher beauty/nails/hair qualification.

For Advanced treatments and electrical treatments You and any person acting on Your behalf will hold a level 3 beauty qualification and manufacturers training plus any additional qualifications mentioned in the Advanced Treatments section of this wording.

Qualifications gained from online training **will not** be accepted.

In respect of hair extensions you must hold a full hairdressing qualification in addition to the relevant method training- **IT IS YOUR RESPONSIBILITY TO ENSURE AND RECORD THAT ALL STAFF HOLD THE RELEVANT QUALIFICATIONS AND TRAINING TO CARRY OUT TREATMENTS OFFERED.**

3 Manufacturer's Instructions

any equipment and products for the performance of **Treatments** will be used in accordance with manufacturer's instructions

4 Age Restriction

You will obtain written consent from the parent or guardian of any person under the age of 16 prior to performing any Treatment unless otherwise stated in this Policy

and

Acrylic Nails will not be applied to anyone under the age of 14

and

Treatments listed as Operative in the Additional Treatments section of the Schedule (if any) plus Micro-needling will not be performed on anyone under the age of 18

5 Nail Extensions

You will check that the client is not allergic to acrylics or plastics prior to applying false nails or nail extensions and before proceeding with the treatment. You will not apply false nails or acrylic nail extensions to any person under the age of 14.

6 Alpha Hydroxy Acid & Beta Hydroxy Acid Treatments

Prior to AHA or Enerpeel PA or Glycolic or Gly Derm **Treatments** being performed each client will be given full after-care instructions by **You** and will sign a record card to the effect that the client will carry out the after-care. Maximum concentration of Glycolic or Alpha Hydroxy Acids must not exceed 43% by volume unbuffered /esterified unless agreed in writing by **Us**

Alpha Hydroxy Acids (AHA) are defined as

glycolic acid

lactic acid

malic acid

citric acid

glycolic acid plus ammonium glycolate

alpha-hydroxyethanoic acid plus ammonium alpha- hydroxyethanoate

alpha-hydroxyoctanoic acid

hydroxycaprylic acid

mixed fruit acid

tartaric acid

tri-alpha hydroxy fruit acids

triple fruit acid

sugar cane extract

alpha hydroxy and botanical complex

l-alpha hydroxy acid

glycomer in crosslinked fatty acids alpha nutrium (three AHAs)

Beta Hydroxy Acids are defined as

salicylic acid and related substances such as salicylate sodium

salicylate and willow extract

beta hydroxybutanoic acid

tropic acid

triethocanic acid

We will not be liable for any injury arising from the use of Jessner peels.

7 TCA (Trichloroacetic Acid) Peel Treatments

It is warranted by You that the concentration of TCA (Trichloroacetic Acid 7% combined with Salicylic Acid 2%) will not exceed these respective percentages.

Warranties

You warrant that in respect of TCA (Trichloroacetic Acid) Peel treatments;

(a) **You** will provide the client with a full and thorough consultation

(b) **You** will provide the client with written before and after care instructions and ensure the client signs a record card confirming that they will comply with the before and after care instructions

(c) **You** will perform a sensitivity patch test on the client using the exact substance that is to be applied during the TCA treatment in accordance with the manufacturer's instructions 24 hours before the proposed treatment and will not proceed with the treatment if the results of the test are not satisfactory

(d) **You** will not carry out this treatment on any person who is pregnant

(e) **You** will not carry out this treatment on any person with sores or open cuts or wounds

(f) **You** will not carry out this treatment on any person who has an allergy to Aspirin or anyone who is using Retinoic Acid or Retin A

(g) the maximum concentration of Trichloroacetic Acid will not exceed 7% and Salicylic Acid will not exceed 2%

(h) **You** will not carry out treatment on any person under the age of 18

8 Dietary and Nutritional Advice

You will ensure that the client obtains consent from their General Practitioner prior to commencing a slimming diet under Your advice or instruction

9 Ear Piercing and Nose piercing

Piercing of the soft non-cartilaginous part of the ear lobe and nose piercing – Treatment is carried out using a system designed to protect the gun instrument from contamination using pre-sterilised ear studs and back clasps

Ear piercing of the cartilaginous part of the ear Treatment is carried out using one of the following systems: Blomdahl Medical Ear Piercing System, Caress 2000, Coren, Inverness, Medisept, New Caflon Disposable, Perfex, Studex Ear Piercing System, Trips Sterile Guard

10 Electrical Epilation

You will use a new sterile needle (which will be disposed of immediately into a sharps container once treatment is completed) for each client in respect of short wave diathermy

11 Eyelash And Eyebrow Tinting Including Semi-Permanent Mascara

You will perform a sensitivity patch test on the client using the exact substance that is to be applied during the eyelash or eyebrow treatment at least 24 hours before applying the client's eyelash or eyebrow for the first time and will not proceed with the treatment if the results of the test are not satisfactory

12 Toning Tables

You and any person acting on Your behalf

- (a) have received training in the use of toning tables, power plates and vibro plates
- (b) take from the client their medical history and undertake a written consultation prior to use
- (c) ensure that the client signs the record card prior to each time they use the equipment stating that they are not suffering from any injury or medical condition that could be affected by the use of toning tables
- (d) display prominently the manufacturer's instructions
- (e) supervise use of toning tables and will remain on the premises continuously while the equipment is in use

13 Hair Colouring including Bikini Hair Colouring

You will perform a sensitivity patch test on the client using the exact substance that is to be applied during the Hair Colouring or Bikini Hair Colouring at least 24 hours prior to treating the client for the first time and will not proceed with the treatment if the results of the test are not satisfactory

14 Pregnancy Massage

You and any person acting on Your behalf must

- (a) have the client's General Practitioner or Midwife's consent prior to treatment
- (b) not massage over the abdomen
- (c) not carry out treatment during the first trimester (12 weeks)
- (d) not massage pressure points on both sides of the ankles nor massage the webbing between thumb and index finger

15 Baby Massage

You must use a doll when teaching the parents/guardians how to carry out baby massage treatment

16 Waxing

You must hold the relevant qualification certificate for the waxing treatment carried out. Short courses are not acceptable, unless agreed in writing by Us

17 Omnilux Treatments

You do not practise any Omnilux Revive or Omnilux Plus treatments other than skin rejuvenation or any form of Omnilux Blue or Omnilux PDT treatment

18 Face and Body Painting

a parent/guardian or responsible adult is present and consents to the face painting of a minor and no face painting will be carried out on any minor under the age of two years and

You will

- (a) use only paints which have been specifically formulated as cosmetics for use on the face /body and are EU compliant
- (b) ensure adequate precautions will be taken to prevent infection from dirty water & brushes and cross infection from sponges already used on other persons
- (c) ensure no painting will be done in close proximity to the eyes, open wounds, cold sores or other skin conditions

19 Glitter Tattoos

a parent/guardian or responsible adult is present and consents to the application of the glitter tattoo on a minor and no glitter tattoos may be applied to any minor under the age of three years

You will

- (a) only use cosmetic grade glitter and cosmetic grade glue which have been specifically formulated for use in the application of glitter tattoos and are EU compliant
- (b) check for latex allergies prior to the application of any glitter tattoo
- (c) ensure adequate precautions will be taken to prevent infection from dirty water sponges & brushes and cross infection from any equipment already used on other persons

(d) not apply any glitter tattoo above the neck line or to the face or to any person who has open wounds, cold sores or other skin conditions

20 Su-Do Body Art and Henna Body Art

You will perform a sensitivity patch test on the client using the exact substance that is to be applied during the Su-Do Body Art or Henna Art treatment at least 24 hours prior to treating the client and will not proceed with the treatment if the results of the test are not satisfactory

21 Hartuderm Anti Wrinkle Treatment

You will use a new sterile needle (which will be disposed of immediately into a sharps container once treatment is completed) for each client

22 Thai Foot Massage

You will not

1. under any circumstances carry out the treatment on persons that
 - (a) have infectious disorders of the feet
 - (b) have severe bruising to the feet
 - (c) are in the first trimester of pregnancy
 - (d) are under the influence of drugs and/or alcohol
 - (e) have a fever or contagious disease

2. unless approval has been obtained in writing from their General Practitioner carry out the Treatment on persons that
 - (a) have severe circulatory problems such as high or low blood pressure
 - (b) are in the second or third trimester of pregnancy
 - (c) have arthritis of the feet
 - (d) are diabetic
 - (e) have recently suffered haemorrhage or swellings
 - (f) have recently had an operation
 - (g) are receiving medical treatment or have a condition that might be affected by Treatment

23 Thermo Auricular Therapy (Ear Candles)

the ear candles used incorporate a safety filter

24 Sports Massage

must be carried out by a person who holds Level 3 of the National Qualifications Framework or equivalent qualification and a pre-treatment questionnaire must be completed by the client prior to treatment being given

25 Micro-Needling Treatments

- (a) no Treatment will be carried out on any person under age 18
- (b) you do not practice treatments other than micro-needling, collagen induction therapy, Dermaroller, Innopen or Dermapen
- (c) a local anaesthetic cream is used that is not based on nanosomes
- (d) rollers with needles longer than 1.5mm will not be used on the face or body
- (e) each medical roller will
 - I. only be used for one customer
 - II. be sterilised prior to each use
 - III. be discarded after 6 uses
- (f) sterilisation fluids used to sterilise medical rollers are replaced daily

26 Hair Extensions

Cover for the application of Hair Extensions will only be provided to fully qualified Hairdressers and Hair Stylists and cover will not be extended to cover the extensions themselves only the application of.

27 Sauna Treatments

- (a) all floors that are likely to become damp or wet have non-slip surfaces
- (b) instructions are given to all customers as to the method of safe use of the facilities
- (c) You supervise the use of equipment at all times and will remain in the **Salon** continuously while the equipment is in use

28 Sharps Disposal

You will ensure that all clinical waste is disposed of into a sharps container immediately after use and further disposed of by an appropriately qualified waste contractor or other approved method according to the currently recognised professional standard.

29 Patch Testing

You will carry out relevant patch testing in accordance with training and manufacturer's instructions and

- i) before the provision of the clients first treatment
- ii) after a change in their medical history
- iii) when the insured has changed any preparations used in tinting treatments or changed the manufacturer of their tinting preparations
- iv) at intervals of not more than 12 months.

and you will carry out patch testing in respect of the following treatments :

- Laser treatments
- Intense Pulse Light (IPL)
- Tinting/Colouring (including semi-permanent mascara)
- Micropigmentation
- TCA Peels

And you will not provide treatment following any allergic reaction to a skin test, or undertake treatment on skin types 5 and 6 on the Fitzpatrick scale in respect of IPL and Laser treatments

30 Record Keeping

- a) You will adequately record each and every treatment given to each and every client.
- b) the record will include full details of the consultation process, the treatment, the result of the treatment and any aftercare instructions given where appropriate.
- c) You will keep the record for at least 7 years following the last occasion on which treatment was given. In the case of treatment to minors, You will keep records for at least 7 years after they reach the age 18.
- d) in the case of trial or demonstration sessions undertaken at shows, seminars, talks, conferences, courses and exhibitions and the like, instead of a) b) or c) above, the name and brief details of the person, date of session, condition and treatment provided will be recorded.
- e) in the case of sessions or classes undertaken in the form of yoga, pilates, fitness, exercise, meditation or mediumship instead of a), b), c) or d) above, the name and brief details of the person, date of session and any other relevant observations will be recorded.
- f) the record will include evidence of patch testing where applicable.

31 Aftercare

for all treatments where the client is required to perform aftercare, written instructions describing that care will be given to each and every client by You or any person acting on Your behalf, on each and every occasion that such treatment is given.

32 Compliance with Local Authority Registration Requirements and Government Legislation

You will maintain a valid registration with Your local authority where this is a requirement of your local authority and comply with all legislation relating to the Treatments You perform

33 Hair Straightening Treatments

You will not use any product containing more than 0.2% formaldehyde

ADDITIONAL WARRANTIES

APPLICABLE WHEN ADDITIONAL TREATMENTS ARE SHOWN AS OPERATIVE IN THE SCHEDULE

33. Sunbed Equipment

It is warranted by you that

- (a) Treatment must be carried out at the Premises
- (b) You must comply with the Sunbeds (Regulation) Act 2010 or any updating legislation
- (c) there must be no more than a combined maximum of three sunbeds or tancabs within the Premises
- (d) the Business must not be a sunbed or tanning salon only
- (e) You will ensure that prior to each time clients use sun bed equipment
 - i. each client is given full instructions
 - ii. each client reads the tanning equipment notice and signs a record to that effect each and every time they use the sun bed equipment
- (f) no clients under the age of 18 are permitted to use the equipment

34. Sclerotherapy by Hypodermic Injection, Mesotherapy by use of injection or gun, Dermatude, and Meso Vytal and Advanced Micro-needling

It is warranted by You that

- i. No Treatment will be carried out on any person under age 18
- ii. Sclerotherapy for the treatment of Thread Veins and Spider Naevi by hypodermic injection treatment will be performed in accordance with advice from the clients General Practitioner and You have completed an approved training course in Sclerotherapy delivered by an appropriate practitioner, and
- iii. in respect of Mesotherapy You must be fully trained and qualified to carry out the treatment and
- iv. You will use a new sterile needle which must be disposed of immediately into a sharps container once treatment is completed for each client

In respect of Advanced Micro-needling You **warrant that You**

- v. have been fully trained by one of the following approved trainers/training schools:
 - Dawn Cragg (London)
 - Finishing Touches (SPMU) Ltd
- vi. a local anaesthetic cream is used that is not based on nanosomes
- vii. needles longer than 1.5mm will not be used on the face and needles longer than 3mm will not be used on the body
- viii. each medical roller will only be used for one customer and be sterilised prior to each use and be discarded after 6 uses
- ix. sterilisation fluids used to sterilise medical rollers are replaced daily

35. Micropigmentation

Basic Micropigmentation treatments are defined as: Eyeliner, Eyebrow Lengthening, Eyebrow Creation & Filling, Lip Liner and Full Lip Colour, Microblading

Advanced Micropigmentation treatments are defined as: Areola Re-pigmentation, Scar Disfigurement, Stretch Mark Camouflage, Re-pigmentation of Vitiligo, Cleft Palate, Hair Replacement on the Hairline or Scalp.

(a) Basic Micropigmentation and Procedures

- (i) **You** have been fully trained by an authorised teacher who has issued the relevant certification to **You** to perform Eyeliner, Eyebrow Liner and Lip Liner
- (ii) **You** perform a sensitivity patch test on the client using the exact substance that is to be applied during the Micropigmentation treatment at least 24 hours before the proposed Micropigmentation treatment and will not proceed with the treatment if the results of the test are not satisfactory
- (iii) if there is an allergic reaction then **We** will not be liable for any **Treatment** carried out subsequently
- (iv) a consent form is completed and signed by the client prior to the **Treatment**
- (v) **You** will use a new sterile needle for each new **Treatment** which will be disposed of immediately afterwards into a sharps container
- (vi) **You** will not carry out treatment on any person under the age of 18

(b) Advanced Micropigmentation Procedures

- (i) **You** will perform a sensitivity patch test on the client using the exact substance that is to be applied during the Micropigmentation treatment at least 24 hours before the proposed Micropigmentation treatment and will not proceed with the treatment if the results of the test are not satisfactory
- (ii) if there is an allergic reaction then **We** will not be liable for any **Treatment** carried out subsequently
- (iii) a consent form is completed and signed by the client prior to the treatment
- (iv) **You** will use a new sterile needle for each new **Treatment** which will be disposed of immediately afterwards into a sharps container
- (v) **You** have been trained for Advanced Procedures by one of the following approved trainers/training schools:
 - Dawn Cragg (London)
 - Nouveau Contour Ltd
 - Specialist Make-Up Services Ltd
 - Natural Enhancements Ltd
 - Finishing Touches (SPMU) Ltd
- (vi) **You** will not carry out treatment on any person under the age of 18

We will only be liable for Basic Micropigmentation **Treatments** unless **You** are a trained operative in accordance with part (v) of the **Advanced Micropigmentation Procedures** warranty whereby **We** will indemnify **You** in respect of both Basic and Advanced Micropigmentation Treatments

36. Intense Pulsed Light (IPL) Intense Flash Light (IFL) Variable Pulsed Light (VPL) or Light Heat Energy (LHE)

It is warranted by **You** that in respect of

- (a) Intense Pulsed Light Hair Removal
 - (b) Variable Pulsed Light Hair Removal
 - (c) Light Heat Energy Hair Removal
 - (d) Intense Flash Light Hair Removal
 - (e) the treatment of Red Veins by Veinwave
 - (f) the treatment of Skin Tags, Warts, Milia, Moles and Spider Naevi by Intense Pulsed Light
- such Treatments are only carried out at the Premises and **You** retain the services of a qualified Laser Protection Adviser and **You** provide and adhere to appropriate treatment protocols

It is warranted by **You** that in respect of the treatment of warts or moles **You** will check that approval has been given by the clients own General Practitioner before commencing such treatment

You warrant that **You** will not undertake any **Treatment** on any person who has Fitzpatrick Scale Skin Types 5 or 6

You warrant that all operatives who provide **Treatment** have completed:

- a) Core of Knowledge training
- b) an Artificial Optical Radiation Safety course and;
- c) an Operational Training Course from the manufacturer or supplier of the equipment or an Operational Training Course provided by a professional training company designed for IPL Treatments

37. Cryotherapy Induced Lipolysis, Cryopen, Ultrasonic Cavitation

You warrant that

- (a) all operatives who provide Cryotherapy Induced Lipolysis Treatments or Ultrasonic Cavitation have completed
 - (i) Level 3 of the National Qualifications Framework or equivalent for Beauty and Electrical treatments and
 - (ii) a minimum Level 2 Anatomy and Physiology Qualification and
 - (iii) a training course provided by the Academy of Advanced Beauty, or an alternative approved by Us, for the specific treatment being provided (Cryolipolysis only)
- (b) in relation to Cryopen treatments all operatives will have trained with Cryoesthetics or a trainer that has been specifically approved by Us
- (c) Cryopen must only be used for the treatment of Skin Tags, Milia, Warts, Moles, Solar Lentigo and Cherry Angiomas

38. Laser Treatments For Hair Removal, Skin Rejuvenation and Inch Loss by Laser Lipo

It is warranted by You that Treatments will be provided in a Spa which retains the services of a qualified Laser Protection Advisor. All operatives who provide Laser Treatments will have completed and attained the following qualifications:

- i. Level 3 NVQ or equivalent in Beauty Treatments
- ii. Core of Knowledge for the use of Lasers
- iii. An Artificial Optical Radiation Safety Course and
- iv. An Operational Training Course from the Manufacturer or supplier of the Equipment or a professional training company designated for laser treatments

39. Water Based Facilities

It is warranted by You that You will ensure that:

- a) the operator of the pool has undertaken a risk assessment in accordance with Health and Safety Executive Regulations and the pool will not be used unless all requirements have been met.
- b) all floors that are likely to become damp or wet have non-slip surfaces and the pool edge will be
 - i) kept free of unnecessary obstructions
 - ii) be of a non-slip surface
- c) notices showing
 - i) water depths
 - ii) Rules of Conductwill be prominently displayed

40. Thermal Spa Rooms

It is warranted by You that You will ensure that when the pool is open:

- a) all floors that are likely to become damp or wet have non-slip surfaces and the pool edge must be
 - i) kept free of unnecessary obstructions
 - ii) be of a non-slip surface
- b) notices showing
 - i) water depths
 - ii) Rules of Conduct and safe method of operationmust be prominently displayed
- c) such facilities are under regular supervision by a responsible trained person who is on the Premises continuously while such facilities are in use.

41. Fitness Activities and Fitness Rooms

It is warranted by You that You will ensure that the use of Fitness Rooms and Fitness Activities are subject to the following procedures

- a) all equipment is inspected at least once each week and any defects found are repaired immediately or the equipment withdrawn from use;
- b) all equipment is used in accordance with the manufacturer's instructions
- c) You will obtain a 'Health & Gym experience questionnaire' from all members and/or participants prior to their use of equipment;
- d) where the member and/or participant does not have sufficient experience or fitness level, an adequate induction course shall be provided by the You for the said member and/or participant

<p>Section 4 – Terrorism (if selected) Extension of cover for Sections 1A, 1B and 2A.</p> <p>Damage or loss to items insured under Sections 1A, 1B and 2A caused by acts of Terrorism in Great Britain.</p>	<p>Terms, conditions and exclusions of Section 1A, 1B and 2A will apply.</p> <p>Terrorism cover cannot be purchased selectively. Cover must apply to all insured property.</p> <p>No cover for threat, hoax, electronic, nuclear, radiological, chemical, biological risks.</p> <p>72 hour clause</p>
<p>Section 5 – Business Legal Expenses Legal and Accountancy costs of up to £100,000 per claim are covered, up to a maximum of £500,000 in any one period of insurance.</p> <p>Business Legal & Tax Advice Service.</p> <p>Employment Manual.</p>	<p>This Section covers the legal costs incurred by Arc Legal’s panel solicitors. You are not covered for any other legal representative’s costs unless court proceedings are started or a conflict of interest arises.</p> <p>It is a key condition of this Section that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted.</p> <p>For full details of policy exclusions please refer to the policy wording.</p> <p>In summary there is no cover for:</p> <ul style="list-style-type: none"> ▪ Claims which arise, or where proceedings are brought outside of the United Kingdom, the Channel Islands and the Isle of Man ▪ Costs incurred without our prior consent ▪ Claims involving prosecutions which allege dishonesty or intentional violence. <p>There is an excess of £250 in respect of all claims under the Contract section of cover and an excess of £200 in respect of all claims under the Tax Disputes (aspect enquiries only) section of cover.</p>
<p>Employment Disputes & Compensation Awards Legal costs to: Defend your rights in disputes with employees over employment matters. Cover extends to include the cost of awards made against you.</p> <p>Bodily Injury Legal costs to: Pursue personal injury claims on behalf of your employees.</p> <p>Prosecution Defence for Employers and Employees Legal costs to: Defend your, or your employees legal rights following a criminal prosecution relating to your business, and to fund an appeal against Health and Safety Enforcement Notices served on your business.</p> <p>Contract Legal costs to: Pursue or defend a dispute with a customer or supplier over a contract to supply goods or services.</p> <p>Property Protection Legal costs to: Pursue a claim against a party causing damage to your property resulting in financial loss.</p>	<p>To be covered you must contact us on the helpline number to obtain our authorisation before dismissing an employee or making any significant changes to their employment terms.</p> <p>There is no cover for claims arising out of medical negligence.</p> <p>There is no cover for motoring prosecutions, or prosecutions relating to deliberate discrimination.</p> <p>Claims will only be covered where the amount in dispute is at least £250.</p> <p>There is no cover for disputes relating to lease or licence matters or involving motor vehicles.</p>

<p>Section 5 – Business Legal Expenses (Continued)</p> <p>Tenancy Disputes Legal costs to: Pursue or defend a dispute between you and your landlord about the terms of the tenancy agreement on your business premises.</p> <p>Tax Disputes Accountancy fees to deal with NIC Disputes, Business Full Enquiries, PAYE Disputes and VAT Disputes.</p> <p>Corporate Identity Fraud Legal costs to defend: Proceedings, reverse incorrect judgments and challenge consumer credit ratings resulting from identity fraud.</p> <p>Jury Service We will pay attendance expenses for the time you are off work while attending jury service up to a maximum of £100 per person in respect of an eight hour period.</p> <p>Social Media Defamation Legal costs to write to the provider or author of a social media website in order to remove defamatory comments made about you.</p>	<p>There is no cover in respect of claims relating to rent or the renewal of the tenancy agreement.</p> <p>There is no cover for any claim where you have failed to maintain or submit accurate, truthful or up to date records.</p> <p>There is no cover for claims where you did not take reasonable precautions against identity fraud or take action to protect yourself from identity fraud.</p> <p>There will be no cover if costs are recoverable from your employer or the court.</p> <p>There will be no cover unless you are aged 18 years or over.</p>
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Applicable to the whole Policy	
<p>You must take reasonable precautions to prevent loss or damage, to prevent a liability or legal expense arising.</p> <p>Flat felt roofing is acceptable if declared to insurers and is maintained in accordance with the policy maintenance warranty.</p>	<p>Warranted by the insured that – no use of portable gas or paraffin heaters combustible waste swept up daily, removed weekly</p> <p>Premises constructed with composite panels – conditions apply – see policy wording.</p> <p>War, nuclear risks. Chemical, biological, radiological contamination</p>

For full terms, conditions, limitations, warranties and exclusions please read the policy document. You may have to pay the first amount of any claim under certain Sections - the excess. The amount is shown in the schedule. If you do not comply with the terms, conditions and warranties of the Policy, any claim you make may only be partially settled or may be declined. An 'average' clause applies. This means that if sums insured are not sufficient to cover values at risk then insurers will only pay a proportion of any loss claimed.

If you have any questions about the cover provided, please contact InEvexco on 0345 605 8670 or email info@professionalbeautydirect.co.uk

Claims should be notified to -

Sections 1-4	<p>Davies Managed Systems 2nd Floor, East Court, Riverside Park Stoke-on-Trent ST4 4DA For Sections 1, 2 & 4 contact; Tel: 0344 856 2429 For Section 3 contact; Tel: 0344 856 2478 Or email; newclaims.arch@davies-group.com</p>
<p>Business Legal Expenses Section</p> <p>Claims and all supporting documentation set out in the claim form must be submitted within 45 days of the tenant first defaulting on the terms of the tenancy agreement. Failure to notify the claim within this time will invalidate the legal and rent protection insurance</p>	<p>Claim forms can be obtained from:</p> <p>www.arclegal.co.uk/informationcentre/index.php or contact the legal advice line: 0344 770 1044 and quote Axiom – Commercial Legal Expenses Insurance</p>

Complaints

If you wish to complain about the way your policy was sold, contact InEvexco who arranged the cover. They can be contacted on 0345 605 8670 or email info@professionalbeautydirect.co.uk.

If you wish to complain about the cover or a claim please contact:-

Sections 1-4	The Complaints Officer Arch Insurance Company (Europe) Ltd 6 th Floor, Plantation Place South 60 Great Tower Street London EC3R 5AZ
Legal Expenses and Rent Guarantee Section	Arc Legal Assistance Ltd PO Box 8921, Colchester CO4 5YD Tel 01206 615000 customerservice@arclegal.co.uk

Please quote your policy number in all correspondence so that your complaint may be dealt with speedily. If you remain dissatisfied then you may be able to refer your complaint to The Financial Ombudsman Service, Exchange Tower, London E14 9SR Tel: 08000 234 567. Further information about the service and eligibility is available at <http://www.financial-ombudsman.org.uk>.

Cancellation of this policy

You may cancel the policy at any time, although we reserve our rights on refunding any premium depending on how long the policy has been in force and if you have made a claim on this policy. To exercise your right to cancel, contact the Broker who arranged this cover for you.

Financial Services Compensation Scheme

Arch Insurance Company (Europe) Limited and Arc Legal Assistance Ltd are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that they cannot meet their obligations. Further details can be obtained from Financial Services Compensation Scheme, 10th Floor, Beaufort House, St Botolph Street, London EC3A 7QU Tel: 0800 678 1100 or www.fscs.org.uk.