

# 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 – AmTrust Europe Limited, and administered by Arc Legal Assistance Ltd

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p><b>Section 1A – Buildings, Contents &amp; Stock</b> (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><b>Section 1B All Risks (Specified Items)</b> (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><b>Section 1C – Money and Assault</b> (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 the premises outside business hours, in unspecified locked safe £1,000 (not in locked safe £250).</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>Error/omission, fraud; loss from unattended vehicles.</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>Assault – injury influenced by any existing physical defect, infirmity or medical condition</p>
<p><b>Section 1D – Goods in Transit</b> (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><b>Section 1E – Deterioration of Stock</b> (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><b>Section 2A – Gross Profit &amp; Book Debts</b> (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 &amp; 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><b>Section 2B – Loss of Licence</b> (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><b>Section 3A – Employers' Liability</b> (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><b>Section 3B &amp; 3C – Public Liability &amp; Products Liability</b> (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><b>MEDICAL EXCLUSION</b> 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"> <li>complementary to a customer's professional medical treatment and</li> <li>undertaken with the written approval of the customer's GP or consultant, and</li> <li>provided by a qualified therapist.</li> </ol>
<p><b>IMPORTANT – COVER FOR TREATMENTS – LIMITATIONS &amp; WARRANTIES</b> (Section 3C Products Liability)</p> <ul style="list-style-type: none"> <li>• Cover is provided for all Standard Treatment as listed.</li> <li>• Cover is only provided for any Additional Treatments listed if you select that treatment and it is shown as operative in the policy.</li> <li>• There is no cover for treatments which are not listed</li> <li>• 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.</li> <li>• For a full description of the treatments and warranties, please refer to the policy wording</li> </ul>	

### 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/Metatherapy  
 (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

Chiropractic 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 Cryosthetics 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><b>Section 4 – Terrorism</b> (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><b>Section 5 – Business Legal Expenses</b> 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 &amp; 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><b>It is a key condition of this Section that there must be prospects of success in taking legal action before a claim for legal costs will be accepted.</b></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"> <li>▪ Claims which arise, or where proceedings are brought outside of the United Kingdom, the Channel Islands and the Isle of Man</li> <li>▪ Costs incurred without our prior consent</li> <li>▪ Claims involving prosecutions which allege dishonesty or intentional violence.</li> </ul> <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><b>Employment Disputes &amp; Compensation Awards</b> <b>Legal costs to:</b> Defend your rights in disputes with employees over employment matters. Cover extends to include the cost of awards made against you.</p> <p><b>Bodily Injury</b> <b>Legal costs to:</b> Pursue personal injury claims on behalf of your employees.</p> <p><b>Prosecution Defence for Employers and Employees</b> <b>Legal costs to:</b> 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><b>Contract</b> <b>Legal costs to:</b> Pursue or defend a dispute with a customer or supplier over a contract to supply goods or services.</p> <p><b>Property Protection</b> <b>Legal costs to:</b> 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><b>Section 5 – Business Legal Expenses (Continued)</b></p> <p><b>Tenancy Disputes</b>  <b>Legal costs to:</b>  Pursue or defend a dispute between you and your landlord about the terms of the tenancy agreement on your business premises.</p> <p><b>Tax Disputes</b>  Accountancy fees to deal with NIC Disputes, Business Full Enquiries, PAYE Disputes and VAT Disputes.</p> <p><b>Corporate Identity Fraud</b>  <b>Legal costs to defend:</b>  Proceedings, reverse incorrect judgments and challenge consumer credit ratings resulting from identity fraud.</p> <p><b>Jury Service</b>  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><b>Social Media Defamation</b>  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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<b>Applicable to the whole Policy</b>	
<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](mailto:info@professionalbeautydirect.co.uk)

**Claims should be notified to -**

<p>Sections 1-4</p>	<p>Davies Managed Systems  3<sup>rd</sup> &amp; 4<sup>th</sup> Floors, Telecom House  Trinity Street  Hanley  Stoke-on-Trent ST1 5NA  For Sections 1, 2 &amp; 4 contact;  Tel: 0344 856 2429  For Section 3 contact;  Tel: 0344 856 2478  Or email; <a href="mailto:newclaims.arch@davies-group.com">newclaims.arch@davies-group.com</a></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 protection insurance</p>	<p>Claim forms can be obtained from:</p> <p><a href="http://www.arclegal.co.uk/informationcentre/index.php">www.arclegal.co.uk/informationcentre/index.php</a></p> <p>or contact the legal advice line:  <b>0344 770 1044</b> and quote  <b>Axiom – Commercial Legal Expenses Insurance</b></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](mailto: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 5 <sup>th</sup> 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 <a href="mailto:customerservice@arclegal.co.uk">customerservice@arclegal.co.uk</a>

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](http://www.fscs.org.uk).