

Providing you and any employees have relevant qualifications from a recognised and accredited UK training college or company for any treatments being carried out, we will provide indemnity to you in respect of the following treatments listed under your trade category and shown on your Policy Schedule and subject to the additional terms listed against the treatment if applicable

1. acid peels (AHA/glycolic) up to 40% acid

Cover provided by Sub-Section Public and Products Liability extends to include the provision of the acid peels provided that We shall not be liable under this extension unless:

- i. You have provided full written aftercare instructions to the client*
- ii. The concentration of Glycolic/Alpha-Hydroxy Acid does not exceed 40%*
- iii. You have carried out a test for allergic reaction 24 hours prior to commencing any course of acid skin care treatment. Should there be an allergic reaction to the test the treatment should not proceed and any subsequent treatment to the test will not be covered*

2. acupressure
3. advanced waxing
4. airbrush tanning
5. application of false tanning products
6. aqua detox
7. aromatherapy
8. ayurvedic massage

9. baby massage

Cover provided by Sub-Section Public and Products Liability extends to include the provision of the Baby massage provided that We shall not be liable under this extension unless You use a doll when teaching the parents/guardians how to carry out baby massage treatment

10. bikini hair colouring

Cover provided by Sub-Section Public and Products Liability extends to include Bikini hair colouring provided that We shall not be liable under this extension unless You have performed a sensitivity patch test on the client using the exact substance that is to be applied during the 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

11. bio skin jetting
12. bleaching of superfluous hair
13. body wraps
14. bower technique

15. chinese foot massage

Cover provided by Sub-Section Public and Products Liability extends to include Chinese foot massage provided that We shall not be liable under this extension:

- a. If You carry out any under circumstances treatment on persons that*
 - i. Have infectious disorders of the feet*
 - ii. Have severe bruising to the feet*
 - iii. Are in the first trimester of pregnancy*
 - iv. Are under the influence of drugs and/or alcohol*
 - v. Have a fever or contagious disease*

b. Unless You have obtained written approval from their General Practitioner, for any Treatments on persons that:

- i. Have severe circulatory problems such as high or low blood pressure*
- ii. Are in the second or third trimester of pregnancy*
- iii. Have arthritis of the feet*
- iv. Are diabetic*
- v. Have recently suffered haemorrhage or swellings*
- vi. Have recently had an operation*
- vii. Are receiving medical treatment or have a condition that might be affected by Treatment*

16. cranio sacral therapy

17. crystal healing

18. detox foot spa

19. ear piercing using gun and stud method

Cover provided by Sub-Section Public and Products Liability extends to include the provision of ear piercing provided that We shall not be liable under this extension unless written parental consent has been obtained for persons under 16 years Old

20. electrolysis (epilation)

Cover provided by Sub-Section Public and Products Liability extends to include the provision of epilation provided that We shall not be liable under this extension unless You 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

21. endermologie

Cover provided by Sub-Section Public and Products Liability extends to include the provision of endermologie provided that We shall not be liable under this extension unless:

- a. All equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use.*
- b. Full instructions are given to the clients as to the method of safe use of the facilities.*

22. eyebrow plucking and shaping

23. eyebrow/eyelash tinting including semi-permanent mascara

Cover provided by Sub-Section Public and Products Liability extends to include the provision of eyebrow and eyelash tinting including semi-permanent mascara provided that We will not be liable under this extension unless You have performed a sensitivity patch test on the client using the exact substance that is to be applied during the eyebrow or eyelash treatment at least 24 hours before applying the client's eyebrow or eyelash treatment for the first time and will not proceed with the treatment if the results of the test are not satisfactory

24. eyelash extensions –semi-permanent

25. eyelash perming and applying false eyelashes

26. facials including ionisation and steam treatments

27. faradic treatments

Cover provided by Sub-Section Public and Products Liability extends to include the provision of faradic treatments provided that We shall not be liable under this extension unless:

- a. All equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use.*
- b. Full instructions are given to the clients as to the method of safe use of the facilities*

28. foot massage

Cover provided by Sub-Section Public and Products Liability extends to include foot massage provided that We shall not be liable under this extension:

- a. *If You carry out any under circumstances treatment on persons that*
 - i. *Have infectious disorders of the feet*
 - ii. *Have severe bruising to the feet*
 - iii. *Are in the first trimester of pregnancy*
 - iv. *Are under the influence of drugs and/or alcohol*
 - v. *Have a fever or contagious disease*
- b. *Unless You have obtained written approval from their General Practitioner, for any Treatments on persons that:*
 - i. *Have severe circulatory problems such as high or low blood pressure*
 - ii. *Are in the second or third trimester of pregnancy*
 - iii. *Have arthritis of the feet*
 - iv. *Are diabetic*
 - v. *Have recently suffered haemorrhage or swellings*
 - vi. *Have recently had an operation*
 - vii. *Are receiving medical treatment or have a condition that might be affected by Treatment*

29. galvanic treatments

Cover provided by Sub-Section Public and Products Liability extends to include the provision of galvanic treatments provided that we shall not be liable under this extension unless

1. *All equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use*
2. *Full instructions are given to the clients as to the method of safe use of the facilities*

30. HD Brows

31. henna body art

Cover provided by Sub-Section Public and Products Liability extends to include the provision of henna body art provided that We shall not be liable under this extension unless You have obtained written consent from the parent or guardian of persons under the age of 16 years prior to performing the treatment

32. hopi ear candles

33. hot stone therapy

34. indian head massage

35. infra-red treatments

36. kinesiology

37. make up including day, evening, media, stage, fashion and camouflage

38. manicure

39. manual lymphatic drainage

40. massage including balinese, bio-dynamic, body, deep oscillation, facial, hand, hands free, hawaiian, holistic facial, korean hand, mongolian. russian honey, slavic, swedish, thai hand, thai herbal compress, thai tui-na

41. micro current

Cover provided by Sub-Section Public and Products Liability extends to include the provision of micro current treatments provided that We shall not be liable under this extension unless:

- a. *All equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use.*

b. Full instructions are given to the clients as to the method of safe use of the facilities

42. nail cutting, shaping, varnishing, nail art, nail extensions, coatings cured using a UV lamp

Cover provided by Sub-Section Public and Products Liability extends to include the provision of the application of nail extensions and nail coatings provided that We shall not be liable under this extension unless You have checked whether the client is not allergic to acrylics or plastics prior to application

43. non-surgical facelift

Cover provided by Sub-Section Public and Products Liability extends to include the provision of Non-surgical facelift treatments provided that We shall not be liable under this extension unless:

a. All equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use.

b. Full instructions are given to the clients as to the method of safe use of the facilities

44. oxygen treatments

45. paraffin wax

46. pedicure

47. pejazzle

Cover provided by Sub-Section Public and Products Liability extends to include the provision of pejazzle treatments provided that We shall not be liable under this extension unless the insured must use only products which have been specifically formulated for use on the face or body and are EU compliant

48. power plates

Cover provided by Sub-Section Public and Products Liability extends to include the use of power plates provided that We shall not be liable under this extension unless You:

a. Have received training in the use of power 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 power plates

d. Display prominently the manufacturer's instructions

e. Supervise use of power plates and will remain on the premises continuously while the equipment is in use

Cover under this Sub-Section does not extend to include liability in respect of

a. Dietary advice or instruction

b. Errors or omissions or neglects in treatment administered by or on behalf of the insured

49. pregnancy massage

Cover provided by Sub-Section Public and Products Liability extends to include the provision of pregnancy massage provided that We shall not be liable under this extension unless You:

a. Have the client's general practitioner or midwife's consent prior to treatment

b. Do not massage over the abdomen

c. Do not carry out treatment during the first trimester (12 weeks)

d. Do not massage pressure points on both sides of the ankles nor massage the webbing between the thumb and index finger

50. reflexology

51. reiki

52. self-tanning

53. semi-permanent eyelash extensions

54. spray tanning

55. sports massage

Cover provided by Sub-Section Public and Products Liability extends to include the provision of sports massage provided that We shall not be liable under this extension unless the massage is 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 the treatment being given

56. su-do body art

Cover provided by Sub-Section Public and Products Liability extends to include the provision of Su-do body art provided that We shall not be liable under this extension unless You have:

- a. Performed a sensitivity patch test on the client using the exact substance that is to be applied during the Su-do body art treatment 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*
- b. Obtained written consent from the parent or guardian of persons under the age of 16 years prior to performing the treatment*

57. sugaring

58. thai foot massage

Cover provided by Sub-Section Public and Products Liability extends to include thai foot massage provided that We shall not be liable under this extension:

- a. If You carry out any under circumstances treatment on persons that
 - i. Have infectious disorders of the feet*
 - ii. Have severe bruising to the feet*
 - iii. Are in the first trimester of pregnancy*
 - iv. Are under the influence of drugs and/or alcohol*
 - v. Have a fever or contagious disease**
- b. Unless You have obtained written approval from their general practitioner, for any treatments on persons that:
 - i. Have severe circulatory problems such as high or low blood pressure*
 - ii. Are in the second or third trimester of pregnancy*
 - iii. Have arthritis of the feet*
 - iv. Are diabetic*
 - v. Have recently suffered haemorrhage or swellings*
 - vi. Have recently had an operation*
 - vii. Are receiving medical treatment or have a condition that might be affected by Treatment**

59. threading

60. toning tables

Cover provided by Sub-Section Public and Products Liability extends to include the use of toning tables provided that We shall not be liable under this extension unless You:

- a. Have received training in the use of toning table*
- 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*

Cover under this Sub-Section does not extend to include liability in respect of

- a. *Dietary advice or instruction*
- b. *Errors or omissions or neglects in treatment administered by or on behalf of the insured*

61. tooth jewellery

62. ultrasound

Cover provided by Sub-Section Public and Products Liability extends to include the provision of Ultrasound treatments provided that We shall not be liable under this extension unless:

- a. *All equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use.*
- b. *Full instructions are given to the clients as to the method of safe use of the facilities*

63. vacuum suction

Cover provided by Sub-Section Public and Products Liability extends to include the provision of vacuum suction treatments provided that We shall not be liable under this extension unless:

- a. *All equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use.*
- b. *Full instructions are given to the clients as to the method of safe use of the facilities*

64. vajazzle

Cover provided by Sub-Section Public and Products Liability extends to include the provision of vajazzle treatments provided that We shall not be liable under this extension unless the insured has only used products which have been specifically formulated for use on the face or body and are EU compliant

65. vibro plates

Cover provided by Sub-Section Public and Products Liability extends to include the use of vibro plates provided that We shall not be liable under this extension unless You:

- a. *Have received training in the use of 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 vibro plates*
- d. *Display prominently the manufacturer's instructions*
- e. *Supervise use of vibro plates and will remain on the premises continuously while the equipment is in use*

Cover under this Sub-Section does not extend to include liability in respect of

- a. *Dietary advice or instruction*
- b. *Errors or omissions or neglects in treatment administered by or on behalf of the insured*

66. waxing

Additional Treatments

(operative if shown on the schedule)

67. advanced electrolysis

Cover provided by Sub-Section Public and Products Liability extends to include the provision of removal of thread veins, removal of warts, removal of skin tags, removal of milia, removal of mole hairs using advanced electrolysis provided that

- a. *You 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*
- b. *You have provided full written aftercare to the client*
- c. *In respect of the removal of mole hairs a letter of approval must be obtained from the client's doctor*

68. microdermabrasion

69. **micro pigmentation**

Cover provided by Sub-Section Public and Products Liability extends to include the provision of Micro Pigmentation / Semi-Permanent Make Up / Micro-Blading treatments provided that We shall not be liable under this extension unless:

a. All materials and needles are destroyed or suitably disposed of after use. No materials or needles should be re-used

b. It has been carried out by an operative trained by an authorised teacher who will have issued the relevant certification. Treatments included are:

- i. *Eyeliner*
- ii. *Eyebrow Lengthening*
- iii. *Eyebrow Liner*
- iv. *Eyebrow Filling*
- v. *Lip Liner*
- vi. *Full Lip Colour*

c. In the case of Advanced Micro Pigmentation the Treatment must be carried out by an operative trained for Advanced Procedures by an authorised teacher who will have issued the relevant certification. Treatments included are:

- i. *Areola Re-pigmentation*
- ii. *Scar/Disfigurement/Stretch Mark Camouflage*
- iii. *Vitiligo Re-pigmentation*
- iv. *Cleft Palate Re-pigmentation*
- v. *Hair Replacement Re-pigmentation on the hairline or scalp*

d. You must perform a sensitivity patch test on the client using the exact substance that is to be applied during the Micro Pigmentation treatment at least 24 hours before the proposed Micro Pigmentation treatment and will not proceed with the treatment if the results of the test are not satisfactory

e. The Insured and/or the person giving the treatment shall at all times strictly adhere to the requirements, standards and procedures laid down by the manufacturer

f. A consent form has been completed and signed by the client

70. **intense pulsed light (IPL) variable pulse light (VPL), intense flash light (IFL), light heat energy (LHE), advanced fluorescent technology (AFT), lasers up to Class 3**

Cover provided by Sub-Section Public and Products Liability extends to include the provision of Laser/Light therapy provided that We shall not be liable under this extension unless:

- a. *All treatments are carried out from a fixed location, there is no cover for machines that are used on a mobile basis*
- b. *Any such treatments are carried out by a therapist qualified to NVQ level 2 or above or by a qualified doctor who has also undertaken manufacturer's training for the machine to be used*
- c. *Machines are only used for the following treatments*
 - i. *Hair Removal*

- ii. *Skin Rejuvenation (excluding Port wine Stains and Haemangioma), Red Veins, Pigmentation or Acne*
 - iii. *Cellulite or Lipo treatment (excluding Cryolipolysis and Fat Freezing)*
 - d. *Any lasers used are Class 3B or below*
 - e. *The treatment is carried out on persons of 18 years and over*
 - f. *A consent form is completed and signed by the client*
- You have used any equipment and/or products for the performance of the Treatment in accordance with the manufacturer's instructions including any skin testing requirements*

71. radio frequency/cavitation

Cover provided by Sub-Section Public and Products Liability extends to include the provision of radio frequency/cavitation therapy provided that We shall not be liable under this extension unless:

- a. *Such treatments are carried out by a therapist qualified to NVQ Level 2 or above who has also undertaken manufacturer's training for the machine to be used*
- b. *Treatment is carried out on persons of 18 years and over*
- c. *A consent form has been completed and signed by the client*
- d. *You have used any equipment and/or products for the performance of the Treatment in accordance with the manufacturer's instructions including any skin testing requirements*

72. micro-needling

Cover provided by Sub-Section Public and Products Liability extends to include the provision of micro-needling provided that We shall not be liable under this extension if:

- a. *A local anaesthetic cream is used that is not based on nanosomes*
- b. *The needles used are longer than 1.5mm*
- c. *Each medical Apparatus has*
 - i. *Been used on more than one customer*
 - ii. *Not been sterilised before each use*
 - iii. *Not been discarded after 6 uses*
- d. *The sterilisation fluids used to sterilise the medical rollers have not been replaced daily*

Cover provided by Sub-Section Public and Products Liability extends to include the provision of Micro-Needling provided that We shall not be liable under this extension with regard to claims arising from infectious diseases unless

- a. *Any razor or clipper blades, steel combs, electrolysis needles or any item which could pierce the skin while in use is brand new or thoroughly sterilised before use*
- b. *All disposable needles have been disposed of immediately into a sharps container*

73. nose piercing