

PROFESSIONAL SALONS DIRECT COMBINED INSURANCE – SUMMARY OF COVER

This document is a guide to the cover provided under your Professional Salons Direct Combined policy. It is a summary and does not contain the full terms and conditions of the contract. For full details of your cover please read your policy, your schedule (which indicates which sections are operative and any endorsements that apply). A copy of your policy wording can be obtained by contacting InEvexco Ltd.

InEvexco Limited administers this insurance policy on behalf of Ascot Underwriting Limited

Type of Insurance	Salon Combined
Period of Cover	12 Months or as stated in the Schedule
The law which applies to the contract	The law of England and Wales unless agreed otherwise

BUILDINGS AND CONTENTS

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>The Buildings and Contents section covers loss or damage from any cause not excluded to Items of Property noted in the Schedule</p>	<p>The Excess stated in the Schedule</p> <p>Loss or damage caused by freezing, malicious persons, escape of water or oil, theft or attempted theft and breakage of glass or sanitary ware whilst the buildings are unoccupied</p> <p>Faulty design, materials or workmanship</p> <p>The cost of wear and tear, lack of maintenance or other gradual deterioration</p> <p>Loss or damage caused by contractors on the premises carrying out substantial alterations or extensions to buildings, unless:</p> <ul style="list-style-type: none"> • you advise us and we agree in advance • appropriate precautions that we specify are complied with <p>Theft from:</p> <ul style="list-style-type: none"> • the open or an outbuilding • buildings unless involving forcible and violent entry or personal violence • any building that is unoccupied <p>Weather damage to fences, gates and other property in the open</p> <p>Pollution or contamination unless arising from a Defined Peril</p> <p>Malicious Damage in Northern Ireland</p> <p>Loss or damage due solely to a change in the water table level</p> <p>Collapse of a building unless resulting from a Defined Peril</p>	<p>Buildings and Contents Section The Policy Schedule</p> <p>“Unoccupied” is defined in the Definitions section</p> <p>“Contractors” is defined in the Definitions section</p> <p>“Unoccupied” is defined in the Definitions section</p> <p>“Defined Peril” is defined in the Definitions section</p> <p>“Defined Peril” is defined in the Definitions section</p>
<p>The following cover is provided away from your premises but within the territorial limits:</p> <ul style="list-style-type: none"> • Computer records and business books etc. • Stock in Trade fixtures fittings and equipment (if insured) temporarily removed from the salon • Stock in trade and trade fixtures fittings and equipment at Exhibitions 	<p>In addition to the following exclusions, theft from unlocked buildings is not covered</p> <p>Any amount in excess of £1,000 in respect of computer records and business books</p> <p>Any amount in excess of 10% of the contents sum insured in respect of stock in trade fixtures fittings and equipment</p> <p>Theft from any stand or display whilst left unattended unless the exhibition premises are closed and secure</p>	<p>Buildings and Contents</p> <p>“Premises” is defined in the Definitions section</p> <p>“Territorial Limits” is defined in the Definitions section</p> <p>“Contents” is defined in the Definitions section</p> <p>“Salon” is defined in the Definitions section</p> <p>“Stock in Trade” is defined in the Definitions section</p>

BUILDINGS AND CONTENTS (continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
Sums Insured on Buildings and Outbuildings are protected from inflation by being increased in line with relevant indices		Buildings and Contents Extensions "Outbuildings" is defined in the Definitions section
Up to £1,000 for the cost of replacing locks at the premises following loss of keys	Theft of keys from the salon outside business hours or whilst the buildings are unoccupied is excluded	Buildings and Contents - Extensions "Unoccupied" is defined in the Definitions section
Cost of repair to septic tanks and underground services (for which you are responsible) up to 50% of the Contents sum insured or £25,000 whichever is the lesser amount		Buildings and Contents - Extensions
The cost of metered water charges following damage to the water apparatus up to a maximum of £2,500	Losses not discovered within 180 days or occurring when the buildings are unoccupied are not covered	Buildings and Contents - Extensions "Unoccupied" is defined in the Definitions section
Tenants liability for damage to Buildings caused by theft or attempted theft if you are responsible for repairs up to 50% of the Contents sum insured or £10,000 whichever is the lesser amount	Damage insured elsewhere is not covered Damage when the Buildings are unoccupied The excess as stated in the schedule	Buildings and Contents - Extensions
Newly acquired or constructed buildings and alterations or additions to existing buildings are insured from the time you are responsible for them until the next renewal date (if not otherwise insured) for the lesser of 10% of the Buildings sum insured or £100,000	You must pay any appropriate additional premium	Buildings & Contents - Extensions

BUSINESS INTERRUPTION

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
This section covers loss of gross earnings and increase in costs of working during the Business Interruption Period following damage to property insured under the Buildings and Contents Section	The exclusions are similar to those specified under the Buildings and Contents Section	Business Interruption section "Business Interruption Period" is defined in the Special Definitions section "Gross Earnings" is defined in the Special Definitions Section
Loss arising from closure of the premises due to vermin, pests, defects in drains or defective sanitation is also insured	The maximum amount payable is £25,000	Business Interruption - Extensions "Premises" is defined in the Definitions section
Cover is provided for loss arising from damage to property in the vicinity of the premises that hinders or prevents use of or access to the salon	The maximum amount payable is £25,000	Business Interruption - Extensions "Salon" is defined in the Definitions section
Cover is provided for loss following damage at the following premises: <ul style="list-style-type: none"> land based premises of gas, water and electricity suppliers the premises of any of your suppliers the premises of any of your customers 	up to a maximum of £25,000 up to a maximum of £25,000 up to a maximum of £25,000	Business Interruption - Extensions

Cover is provided for loss following damage to septic tanks and underground services insured by Section 1 Buildings and Contents	up to a maximum of £25,000	Business Interruption
PUBLIC AND PRODUCTS LIABILITY INCLUDING TREATMENT LIABILITY		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>This section covers your legal liability arising out of accidental injury to members of the public or accidental loss of or damage to their property resulting directly from the business at your premises and elsewhere within the Territorial Limits during the period of insurance (including claimants' costs and expenses)</p> <p>Legal defence costs in defending a claim are also insured, subject to our agreement</p>	<p>Liability</p> <ul style="list-style-type: none"> • For damage to property in your custody or control or being worked upon • From design or advice given for a fee • Arising from work in 'restricted access' areas of airports • For costs incurred in recalling, repairing, reconditioning, replacing, testing or remarketing any product or defective workmanship • Arising from products known to be in use in any type of aircraft • For gradual pollution or contamination • Arising from work or visits offshore • Arising from removal, handling or disposing of asbestos • For any excess stated on the schedule • For any work at the following locations <ol style="list-style-type: none"> 1. docks, harbours or railways 2. watercraft or offshore gas or oil installations 3. chemical or petrochemical works, oil or gas refineries or storage facilities 4. aircraft, airports or airfields 5. collieries, mines or quarries 6. power stations 7. any installation where nuclear processing is undertaken 8. towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, flyovers, dams, motorways or tunnels 	<p>Public and Products Liability section</p> <p>"Territorial Limits" is shown as a Special Definition</p> <p>"Products" is shown as a Special Definition</p>
<p>The Limit of Insurance provided for Public Liability is £6,000,000 for any one event except for liability arising from Treatments which is £6,000,000 for any one period of insurance.</p> <p>The Limit of Insurance provided for Products Liability is £6,000,000 for any one period of insurance.</p>	The Excess stated in the Policy Wording	The schedule shows the Limit of Insurance
Contingent Motor Liability for use by employees of vehicles not belonging to or provided by you in connection with the business	<p>Liability for:</p> <ul style="list-style-type: none"> • Damage to the vehicle or its contents • Injury or loss whilst being driven by You • Injury or loss if cover is available under any other insurance • Injury or loss occurring outside the UK 	<p>Public and Products Liability - Extensions</p> <p>"Employee" is defined in the Definitions section of the policy</p>
Liability under the Defective Premises Act 1972 for owned or leased premises disposed of by you	<p>Liability:</p> <ul style="list-style-type: none"> • For defects in the premises • Occurring prior to your disposal of the premises 	Public and Products Liability - Extensions
This section will cover any principal for legal liability arising out of work carried out by you under a contract or agreement so long as cover would have been provided had the claim been made against you	<ul style="list-style-type: none"> • The principal must comply with the terms and conditions of the policy • We must have full control of all claims 	<p>Public and Products Liability - Extensions</p> <p>"Principal" is defined in the Definitions section</p>
Liability arising from loss or damage to premises that are leased, hired or rented to you	Liability assumed by you under a tenancy or other agreement unless you would have been liable without the agreement	Public and Products Liability - Extensions

PUBLIC AND PRODUCTS LIABILITY INCLUDING TREATMENT LIABILITY (continued)		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
Liability for products used in or supplied to North America without your knowledge	<p>Any liability for pollution or contamination is excluded</p> <p>The Limit of Insurance is inclusive of all costs and expenses</p>	<p>Public and Products Liability - Extensions</p> <p>“Products” is shown as a Special Definition</p>
Costs and expenses in connection with prosecutions and appeals against convictions arising under health and safety legislation are insured, subject to our agreement		Public and Products Liability - Extensions
The Treatment Extension provides cover, where no Injury has occurred, for breach of professional duty consequent upon any neglect error or omission in providing advice or treatment	<ul style="list-style-type: none"> A claim must first be made in writing against the Insured The claim must be notified to Us during the Period of Insurance <p>We will not be liable for the first 10% of any claim or any cause happening before the Retroactive date</p>	<p>Public and Products Liability</p> <p>“Retroactive Date” is explained within this Extension</p>
<p>Court attendance compensation is payable at the following rates:</p> <p>Director or Partner £500 per day Employee £250 per day</p>		Public and Products Liability - Extensions

EMPLOYERS' LIABILITY		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>This section covers your legal liability to your employees arising out of injury or disease that they may sustain during their employment (including claimants' costs and expenses)</p> <p>Legal defence costs in defending a claim are also insured, subject to our agreement</p> <p>The standard Limit of Insurance is £10,000,000 for any one event, inclusive of costs and expenses</p>	<p>Liability arising from work or visits offshore</p> <p>Liability for any work at the following locations</p> <ol style="list-style-type: none"> docks, harbours or railways watercraft or offshore gas or oil installations chemical or petrochemical works, oil or gas refineries or storage facilities aircraft, airports or airfields collieries, mines or quarries power stations any installation where nuclear processing is undertaken towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, flyovers, dams, motorways or tunnels <p>Injury involving motor vehicles in circumstances where motor insurance is required by law</p> <p>Injury involving removal, handling or disposing of asbestos</p>	<p>Employers' Liability section</p> <p>“Offshore” is defined in the Definitions section</p> <p>“Injury” is defined in the Definitions section</p>
Costs and expenses in connection with prosecutions and appeals against convictions arising under health and safety legislation are insured, subject to our agreement		Employers' Liability - Extensions
This section will cover any principal for legal liability arising out of work carried out by you under a contract or agreement so long as cover would have been provided had the claim been made against you	<p>The principal must comply with the terms and conditions of the policy</p> <p>We must have full control of all claims</p>	<p>Employers' Liability - Extensions</p> <p>“Principal” is defined in the Definitions section</p>

EMPLOYERS' LIABILITY (Continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details				
<p>Court attendance compensation is payable at the following rates:</p> <table> <tr> <td>Director or Partner</td> <td>£500 per day</td> </tr> <tr> <td>Employee</td> <td>£250 per day</td> </tr> </table>	Director or Partner	£500 per day	Employee	£250 per day		Employers' Liability - Extensions
Director or Partner	£500 per day					
Employee	£250 per day					

MONEY

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>The Money section provides cover up to Limits of Liability stated in the wording for:</p> <ol style="list-style-type: none"> Non-negotiable money as defined in the policy wording Other Money Standard Cover - In the Salon: <ul style="list-style-type: none"> During business hours In locked safes / strong rooms out of business hours Not in the Premises whilst: <ul style="list-style-type: none"> In transit In a night bank safe At your home 	<ul style="list-style-type: none"> Depreciation, shortages, errors or omissions Loss from theft, fraud dishonesty by you Loss due to use of counterfeit money Losses insured by a fidelity guarantee insurance Loss from any: <ul style="list-style-type: none"> Unattended vehicle Coin operated machine <p>Conditions:</p> <ul style="list-style-type: none"> You must comply with all security requirements The policy wording states the maximum amount of Money that may be carried by any one person 	<p>Money section</p> <p>"Money" is defined in the Definitions section</p> <p>"Business Hours" is defined in the Definitions section</p>
Damage to safes and strongrooms arising from theft is insured		Money – Special Provisions

ROBBERY ASSAULT

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>Personal Injury (Robbery) cover is automatically provided</p> <p>If injury as described in the policy is sustained by you or any of your employees as a result of robbery in the course of employment and causes death or disablement within 12 months of the injury, the following benefits will be paid:</p> <ol style="list-style-type: none"> a lump sum of £5,000 maximum per person for death, serious injury or permanent total disablement a weekly rate of £50 for a maximum of 104 weeks for temporary total disablement 	<ul style="list-style-type: none"> Injury involving collusion of insured Director, Partner or Employee Injury bought about by drugs or intoxication or physical defect / infirmity unless previously agreed by us Cover is restricted to persons between 16 and 70 years of age 	Robbery Assault Section
Your Clothing and Personal Effects are insured against damage during robbery	Maximum amount insured is £250	Robbery Assault Section

GENERAL EXCLUSIONS

Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>The policy excludes loss, damage, injury or liability arising from or relating to:</p> <ul style="list-style-type: none">• Nuclear or radioactive materials or incidents¹• Acts of War¹• Pressure Waves• Fraud• Northern Ireland resulting from riot or civil commotion• Pure Financial Loss• Virus or Similar Mechanism• Acts of terrorism.¹• Sonic bangs• Loss, damage or liability that is more specifically insured• Computer viruses, hacking or data recognition failures^{1,2}• Pollution and contamination^{1,2}• Change in the water table level• Fines, penalties, punitive damages etc. <p>1 Not Applicable to Employers' Liability cover 2 Not Applicable to Public, Products and Treatment Liability cover</p>	General Exclusions

Customer Service

This insurance is underwritten and administered by Inevexco Ltd on behalf of Ascot Insurance Limited. Should you have a query regarding this insurance please contact:

InEvexco Limited
PO Box 431
West Malling
ME6 9GY

Phone: **0345 605 8670**

Email: **info@professionalbeautydirect.co.uk**

If, however, you have a query in relation to a claim, contact:

Woodgate and Clarke
The Red House
King Street
West Malling
ME19 6QT

Phone: **01732 520270**

Email: **claim@woodgate-clark.co.uk**

How to make a complaint

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list. Please tell us your name and your claim number or policy number and the reason for your complaint. We may record phone calls.

For complaints about claims, contact the Claims Director at:

Woodgate and Clarke
The Red House
King Street
West Malling
ME19 6QT

Phone: **01732 520270**

Email: **complaintsdept@woodgate-clark.co.uk**

For complaints about your policy, contact the InEvexco Limited at:

InEvexco Limited

PO Box 431
West Malling
ME6 9GY

Phone: **0345 605 8670**

Email: **info@professionalbeautydirect.co.uk**

We promise to:

- Acknowledge your complaint within three days of receiving it;
- Have your complaint reviewed by a senior member of staff;
- Tell you the name of the person managing your complaint; and
- Respond in full to your complaint within 28 days. If this is not possible for any reason, we will write to you to explain why we have not been able to settle the matter quickly. We will also let you know when we will contact you again.

Calls to 0345 numbers will cost no more than calls to 01 or 02 numbers in the UK. Calls from mobile phones may cost more. Other network charges will vary.

Complaints to Lloyd's

If **You** remain dissatisfied and wish to make a complaint, **You** can do so at any time by referring the matter to the Complaints Team at Lloyd's.

The address of the Complaints Team at Lloyd's is:

Complaints, Lloyd's, One Lime Street, London EC3M 7HA
Tel: 020 7327 5693 Fax: 020 7327 5225
E-mail: complaints@lloyds.com Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

Complaints to the Financial Ombudsman Service

If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

Its address is:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9GE

Phone: **08000 234 567** if calling from a landline or **020 7964 1000** if calling from a mobile

You can visit the Financial Ombudsman Service website at **www.fos.org.uk**

The ombudsman's service is available to personal policyholders. Their service is also open to charities, trustees and small businesses with income or assets within defined limits. **You** can get more information from **Us** or the ombudsman.

If **You** take any of the action mentioned above, it will not affect **Your** right to take legal action.

If **You** have purchased **Your** policy online **You** can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

Regulation

InEvexco Ltd are authorised and regulated by the Financial Conduct Authority no. 579079. Ascot Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check their website **www.fca.org.uk**, which includes a register of all the firms they regulate. Or you can phone them on **0800 111 6768**.

Financial Services Compensation Scheme

Ascot Underwriting Ltd is covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the Scheme if **We** are unable to meet **Our** obligations to **You** under this policy. If **You** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this policy. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU), on its website: www.fscs.org.uk or by phone on 0800 678 1100 or 0207 741 4100.

InEvexco Ltd
Authorised and regulated by the Financial Conduct Authority no. 579079
Registered office address 39 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4SD

Ascot Insurance Limited
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

WARRANTIES APPLICABLE TO TREATMENTS

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 hair/beauty/nails 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

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

Microneedling will not be performed on anyone under the age of 18.

Treatments listed as Operative in the Additional Treatments section of the Schedule (if any) 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

The concentration of TCA (Trichloroacetic Acid 7% combined with Salicylic Acid 2%) will not exceed these respective percentages.

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 Calfon 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 neckline 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

- (a) under any circumstances carry out the 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 approval has been obtained in writing from their General Practitioner carry out the Treatment 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

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 Dermapen and Collagen Induction Therapy 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, Dermapen, 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

- (a) before the provision of the clients first Treatment
- (b) after a change in their medical history
- (c) when the insured has changed any preparations used in tinting

Patch (Testing Continued)

- (d) treatments or changed the manufacturer of their tinting preparations
- (e) at intervals of not more than 12 months.

You will carry out patch testing in respect of the following Treatments:

- (a) Laser treatments
- (b) Intense Pulse Light (IPL)
- (c) Tinting/Colouring (including semi-permanent mascara)
- (d) Micropigmentation
- (e) TCA Peels

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 Treatment given to each 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, 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) 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 client by You or any person acting on Your behalf, on each occasion that the 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

34 Sunbed Equipment

- (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 time they use the sun bed equipment
- (f) no clients under the age of 18 are permitted to use the equipment

35 Sclerotherapy by Hypodermic Injection, Mesotherapy by use of injection or gun, and Advanced Micro-needling

- (a) No Treatment will be carried out on any person under age 18
- (b) 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
- (c) in respect of Mesotherapy You must be fully trained and qualified to carry out the treatment and
- (d) You will use a new sterile needle which must be disposed of immediately into a sharps container once treatment is completed for each client
- (e) In respect of Advanced Micro-needling:
 - (i) You have been fully trained by one of the following approved trainers/training schools:
 - (1) Dawn Cragg (London)
 - (2) Finishing Touches (SPMU) Ltd
 - (ii) a local anaesthetic cream is used that is not based on nanosomes
 - (iii) needles longer than 1.5mm will not be used on the face and needles longer than 3mm will not be used on the body
 - (iv) each medical roller will only be used for one customer and be sterilised prior to each use and be discarded after 6 uses
 - (v) sterilisation fluids used to sterilise medical rollers are replaced daily

36 Micropigmentation, Dermatude, Dermapen and Meso Vytal

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) In relation to Basic Micropigmentation 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) In relation to 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:
 - (vi) - Dawn Cragg (London)
 - (vii) - Nouveau Contour Ltd
 - (viii) - Specialist Make-Up Services Ltd
 - (ix) - Natural Enhancements Ltd
 - (x) - Finishing Touches (SPMU) Ltd
 - (xi) You will not carry out Treatment on any person under the age of 18

(c) In relation to Dermatude Procedures, You will ensure that:

- (i) a consent form is completed and signed by the client prior to the treatment
- (ii) You have been trained by one of the following approved trainers/training schools:
 - (1) Dawn Cragg (London)
 - (2) Finishing Touches (SPMU) Ltd
- (iii) You will not carry out treatment on any person under the age of 18

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

The following Micropigmentation procedures are excluded: Tattoo Removal and All other procedures

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

- (a) In respect of:
 - (i) Intense Pulsed Light Hair Removal;
 - (ii) Variable Pulsed Light Hair Removal;
 - (iii) Light Heat Energy Hair Removal;
 - (iv) Intense Flash Light Hair Removal;
 - (v) the treatment of Red Veins by Veinwave; and
 - (vi) the treatment of Skin Tags, Warts, Milia, Moles and Spider Naevi by Intense Pulsed Light,

the 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

- (b) 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 the treatment
- (c) You will not undertake any Treatment on any person who has Fitzpatrick Scale Skin Types 5 or 6
- (d) All operatives who provide Treatment have completed:
 - (i) Core of Knowledge training
 - (ii) an Artificial Optical Radiation Safety course and;
 - (iii) 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

38 Cryotherapy Induced Lipolysis (Cryolipolysis) and Ultrasonic Lipo Cavitation

- (a) You have completed Level 3 NVQ or Equivalent for Beauty and Electrical treatments;
- (b) You hold a minimum Level 2 Anatomy and Physiology Qualification;
- (c) You have completed a training course provided by the Advanced Academy of Beauty for the specific treatment being provided or a training provider approved by Us;
- (d) This Advanced Treatment will not be carried out on any person who has any condition which is a contra-indication to the treatment;
- (e) This Advanced Treatment will not be carried out on any person under the age of 18; and
- (f) A consent form will be completed and signed by the client prior to Treatment.

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

- (a) Treatments will be provided in a Salon which retains the services of a qualified Laser Protection Advisor.
- (b) 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