

Towergate Health & Beauty Public, Products & Professional Treatment Liability – Appendix 1

Beauty Cover Group

If this cover is shown as insured on **Your Schedule** then **We** will cover **You** for the following:

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| <ul style="list-style-type: none"> ▪ Acne Clearance by means other than Intense Pulsed Light, Variable Pulsed Light, Light Heat Energy and Laser ▪ Acupressure ▪ Advanced AHA Cosmeceuticals ▪ Aeroline Air Jet Body Massage ▪ Alexander Barrie System of Pelvic Correction ▪ Alexander Technique ▪ Alkaline Skin Wash ▪ Alpha Hydroxy Acid & Beta Hydroxy Acid Treatments ▪ Amatsu ▪ Angelic Reiki ▪ Aqua Detox ▪ Aromatherapy (including blending of aromatherapy oils into base oils for Retail and blending of essential oils into products that have been purchased from a supplier for Retail) ▪ ATMA ▪ Audio Sonic ▪ Autherics ▪ Auric / Magnetic Healing ▪ Australian Bush Flower Essence ▪ Ayurveda ▪ Baobab Massage ▪ Bel-Vas-Pata ▪ Bi-Aura ▪ Bikini Hair Colouring ▪ Bio Oxygen ▪ Bio Skin Jetting ▪ Bio Skin Smoothing ▪ Biocell Body Treatment ▪ Bleaching of Superfluous Hair ▪ Body brushing, body scrubs and masks ▪ Body Electrotherapy ▪ BodyTalk | <ul style="list-style-type: none"> ▪ Body Wrapping including Ionithermie ▪ BotoMask ▪ Bowen Technique ▪ Camouflage Treatment ▪ Chakra Healing ▪ Chinese Cupping ▪ Chroma Clear ▪ Cleansing ▪ Cognitive Therapy ▪ Colonic Massage ▪ Colour Therapy ▪ Cosmetic Brushing ▪ Counselling (not Psychotherapy) ▪ Cranio Sacral Therapy ▪ Crystal Healing ▪ Crystal Sound ▪ Crystal Ki ▪ Crystal Wand Massage ▪ Daoyin Tao ▪ Deep Tissue Massage ▪ Depilatory Creams ▪ Dietary Posture and Advice ▪ Dry Flotation Tanks ▪ D-Tox Spa ▪ Ear Piercing (soft non-cartilaginous part only) ▪ Earth Oxygen ▪ Electrical Epilation (Short Wave Diathermy, Blend, Tweezer and Non Invasive Methods) ▪ Electrical Slimming/Body Toning Treatments ▪ Electrical Treatment for Skin Improvement ▪ E-Lybra Balancing Machine ▪ Emmett Technique Body Pressure Therapy ▪ Energy Massage Therapy ▪ Enerpeel PA ▪ Endermology | <ul style="list-style-type: none"> ▪ Enlighten ▪ Epilation ▪ Eyebrow Plucking ▪ Eyebrow Tweezing ▪ Eyebrow Threading ▪ Eyelash Curling ▪ Eyelash and Eyebrow Tinting ▪ Eyelash Perming ▪ Eye Treatments ▪ Face and Body Painting including Henna Art ▪ Facial and Body Electrotherapy ▪ Facials, Facial Massage (including Oxygen, Chi and Ayurvedic Facials), Masks, Scrubs, Steaming , and Shirodhara ▪ False Eyelashes ▪ Flotation Tanks ▪ Flower Remedies ▪ Food Intolerance, Vitamin & Mineral Deficiency Testing by use of Diagnostic Unit ▪ Fruit and Herbal Peels ▪ Galvanic Body and Facial Treatments ▪ Glycolic Acid Treatment ▪ Gly Derm Treatments ▪ 'Harturderm' Anti Wrinkle Treatment ▪ Heat Treatments ▪ High Frequency Treatments (Direct and Indirect) ▪ Hopi Ear Candles ▪ Hot Stone Therapy, Hot Stone Reflexology ▪ H2O Massage ▪ Hydrotherapy ▪ Idebenone Superceuticals ▪ Individual Exercise, Remedial Exercise ▪ Infinite Balance |
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- Infra Red Treatments, including Infra Red Saunas
- Intimate Henna Shapes and Gems
- Intuitive Massage
- Jagua Works
- Kahuna
- Kaiamea
- LED Light Therapy
- Low Intensity Light Treatment
- Lymphatic Drainage Massage
- Magnet Therapy
- Manual Treatments for Cellulite and Stretch Marks
- Massage (Ayurvedic Baobab, 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, Trager, Tsuboki Hand, Tui Na)
- Master Energy Colour Therapy
- Meditation Floatation Tanks
- Meditation
- Melchizedek Method
- Mesotherapy not involving the use of injection (non invasive)
- Metamorphic Technique
- 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 Electrotherapy
- Myofascial Release Techniques
- No Hands Massage
- Oxygen Concentrator - use of
- Oxygen anti-wrinkle treatments
- Oxygen Treatments
- Oxygenating Massage
- Oxyjet Star *PL*
- Photo Spray
- Platinum Detox
- Pregnancy Massage
- Pressotherapy
- Professional Relaxation Therapy
- Radio Frequency Body and Facial Treatments including Non-Ablative Volumetric Skin Tightening Treatments for lines, wrinkles and cellulite
- Reflexology
- Reflexology Vibrational Medicine
- Reiki
- Reiki Drumming
- Remedial Camouflage
- Remedial Exercise
- Sauna/Steam Cabinet or Room
- Semi permanent mascara
- Shiatsu
- Shira Dara
- Skin Tech TCA Peels
- Spinal Touch Therapy
- Seichem RESET
- Stone Therapy and Stone Massage
- Su-Do Body Art
- Sugaring
- Sunbed Equipment - use of
- Temporary Tooth Jewellery (Smile Gems or Tooth Fairy)
- Tibetan Acupressure Head Massage
- Toning Tables, Power Plates and Vibro Plates
- Ultra Sound Treatment for the Treatment of Cellulite
- Ultra Sound Miscrubber Exfoliating Facial Treatment
- Usui Reiki Shiki Ryoho
- Vacuflex Reflexology System
- Vacuum Suction
- Vertical Reflex Therapy (VRT)
- Waxing – hot, cool, cold, Brazilian and Hollywood

Hair Cover Group

If this cover is shown as insured on **Your Schedule** then **We** will cover **You** for the following:

- Barbering
- Hair Cutting
- Hair Styling
- Hair Drying
- Hair Colouring
- Permanent Hair Waving
- Perming
- Crimping
- Plaiting
- Extensions (excluding the extensions themselves)
- Hair Straightening

Nails Cover Group

If this cover is shown as insured on **Your Schedule** then **We** will cover **You** for the following:

- Manicure
- Nail Art
- Nail Extensions
- Paraffin Wax
- Pedicure
- Amateur Theatrical Make-up
- Fantasy Make-up
- Application of False Tanning Products including Airbrush tanning and spray tanning
- Make-up - to include the application of

Overall Conditions

These conditions of cover apply to all professional treatments.

If **You** are unsure about any of these conditions or whether **You** need to notify **Us** about any matter please contact **Us**.

It is a condition precedent to **Our** liability that the following precautions must be complied with whenever **You** carry out professional treatments:

1. **You** must hold the relevant certificates and qualifications for all professional treatments undertaken.
2. all open-blade razors, needles or other items which could pierce the skin used are
 - a. brand new or
 - b. thoroughly sterilised prior to starting treatment on each and every customer.
3. all products and equipment utilised when carrying out professional treatments will be used in accordance with the manufacturers instructions.
4. all products shall be third party proprietary brands and not wholly or partly manufactured or altered by **You** (other than proprietary materials mixed in accordance with the manufacturers instructions)
5. where materials are used on the skin that require a patch test by the product manufacturers, a patch test is performed in person in accordance with the manufacturer's instructions at least 48 hours prior to treatment on each new client who wishes to have treatment for the first time. The patch test must use the exact substance that is to be applied for the treatment and **You** must not proceed with the treatment if the results of the test are not satisfactory. If the patch test cannot be performed in person then **We** will accept postal patch testing provided that:
 - a) A postal patch test is not against the manufacturer's advice and confirmation has been obtained from the manufacture of the product to this effect;
 - b) The patch test area is visually inspected prior to by the therapist before treatment;
 - c) A signed disclaimer/consent form is obtained from the client at the time of treatment which states the client followed all instructions including timeframe and understands the consequences of not having performed the test correctly;
 - d) The supplier of the product must supply **You** with a professional patch testing kit to post to your clients, it cannot be a patch test kit that **You** have produced yourself

A patch test shall not be required for semi permanent mascara.

If **You** do not comply with these conditions **You** will not be covered and **We** will not make any payment in respect of a claim.

Treatment Specific Conditions

The following precautions must be complied with whenever you carry out the professional treatments specified.

If **You** are unsure about any of these conditions or whether **You** need to notify **Us** about any matter please contact **Us**.

1. AHA and BHA treatments

It is a condition precedent to **Our** liability that where the application of chemical peels over a maximum concentration of Glycolic or Alpha Hydroxy Acids exceeds 35% by volume unbuffered/esterified the application is only undertaken by someone with a level 3 NVQ qualification or equivalent.

It is a condition precedent to **Our** liability that each time **You** undertake AHA and BHA treatments **You** must:

1. Prior to AHA or Enerpeel PA or Glycolic or Gly Derm treatments being performed give each client full after-care instructions, and **You** will sign a record card to the effect that the client will carry out the after-care.

2. ensure the maximum concentration of Glycolic or Alpha Hydroxy Acids does not exceed 43% by volume unbuffered /esterified unless agreed in writing by **Us**.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

For the purpose of this condition Alpha Hydroxy Acids (AHA) are defined as:

- (a) glycolic acid
- (b) lactic acid
- (c) malic acid
- (d) citric acid
- (e) glycolic acid plus ammonium glycolate
- (f) alpha-hydroxyethanoic acid plus ammonium alpha- hydroxyethanoate
- (g) alpha-hydroxyoctanoic acid
- (h) hydroxycaprylic acid
- (i) mixed fruit acid
- (j) tartaric acid
- (k) tri-alpha hydroxy fruit acids
- (l) triple fruit acid
- (m) sugar cane extract
- (n) alpha hydroxy and botanical complex
- (o) l-alpha hydroxy acid
- (p) glycomer in crosslinked fatty acids alpha nutrium (three AHAs)

Beta Hydroxy Acids (BHA) are defined as

- (a) salicylic acid and related substances such as salicylate sodium
- (b) salicylate and willow extract
- (c) beta hydroxybutanoic acid
- (d) tropic acid
- (e) triethocanic acid.

2. Baby massage

It is a condition precedent to **Our** liability that each time **You** undertake baby massage training **You** must ensure use a doll when teaching parents/guardians how to carry out baby massage treatment.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

3. Dietary and nutritional advice

It is a condition precedent to **Our** liability that each time **You** provide dietary and nutritional advice **You** must ensure that **Your** client obtains consent from their General Practitioner prior to commencing a slimming diet under **Your** advice or instruction.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

4. Ear piercing

It is a condition precedent to **Our** liability each time **You** undertake ear piercing **You** must:

- (a) not perform ear piercing other than to the soft non-cartilaginous part of the ear lobe using a system designed to protect the gun instrument from contamination using pre-sterilised ear studs and back clasps;
- (b) obtain written consent from the parent or guardian of persons under the age of 16 prior to performing ear piercing.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

5. Electrical epilation

It is a condition precedent to **Our** liability that each time **You** carry out electrical epilation **You** must use a new sterile needle for each client for short wave diathermy. **You** must then dispose of the needle immediately into a sharps container once treatment is completed.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

6. Face painting

It is a condition precedent to **Our** liability that each time **You** undertake face painting **You** must:

- (a) obtain verbal consent from a parent guardian or responsible adult. No face painting may be carried out on any minor under the age of three years;
- (b) use only paints which have been specifically formulated as cosmetics for use on the face or body and are EU compliant
- (c) ensure adequate precautions will be taken to prevent infection from dirty water and brushes and cross infection from sponges already used on other children
- (d) ensure no painting will be done in close proximity to open wounds cold sores or other skin conditions.

7. Microdermabrasion, Skin Rejuvenation and Photo Rejuvenation

It is a condition precedent to **Our** liability that each time **You** undertake microdermabrasion, skin rejuvenation and photo rejuvenation you must ensure that this is not by the means of:

- a) Intense pulsed light
- b) iVariable pulsed light
- c) Light Heat energy, or

If **You** do not comply with this condition **You** will not be covered and we will not make any payment in respect of a claim.

8. Nail Extensions

It is a condition precedent to **Our** liability that each time **You** undertake nail extensions **You** must

- a) 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
- b) obtain written consent from the parent or guardian of people under the age of 14 prior to performing nail extensions.

If **You** do not comply with this condition **You** will not be covered and we will not make any payment in respect of a claim.

9. Pregnancy massage

It is a condition precedent to **Our** liability that each time each time you undertake pregnancy massage you 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.

If **You** do not comply with this condition **You** will not be covered and we will not make any payment in respect of a claim.

10. Sunbed equipment

It is a condition precedent to **Our** liability in respect of sun beds or ultra violet treatment facilities that:

- a) the use of the equipment is adequately supervised by a competent person;
- b) **You** comply with HSE Guidance INDG209 (rev1) Reducing health risk from the use of ultraviolet (UV) tanning equipment;
- c) the use of the equipment is restricted to those aged 18 years old or over;
- d) suitable goggles are worn by all persons using the sunbed(s);
- e) customers are advised before treatment begins of the possible health risk of ultra violet rays;
- f) a check of customers medical history, skin type and history of sunbed usage is made before use and a disclaimer stating that customers use the equipment at their own risk is signed by the customer;
- g) the equipment is inspected at least annually by a qualified electrical engineer;
- h) customers are given detailed instructions on the safe use of equipment;
- i) the use of the equipment is adequately supervised by a competent person;
- j) the fixed electrical system has been subject to a statutory examination and tested by a competent electrical engineer in the last 5 years

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

11. Toning tables

It is a condition precedent to **Our** liability that each time **You** undertake treatments using toning tables and vibro plate machines **You** must:

- a) have received training in the use of toning tables, power plates and vibro plates
- b) take from the client their medical history and 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 the manufacturer's instructions prominently
- e) supervise use of toning tables and remain on the premises continuously while the equipment is in use.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

12. Su-do body art and Henna body art

It is a condition precedent to **Our** liability each time **You** undertake su-do body art and henna body art **You** must obtain written consent from the parent or guardian of people under the age of 16 prior to performing the treatment.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

13. Harturderm anti wrinkle treatment

It is a condition precedent to **Our** liability that each time **You** undertake Harturderm anti-wrinkle treatment **You** must use a new sterile needle (which will be disposed of immediately into a sharps container once the treatment is completed) for each client.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

14. Waxing

It is a condition precedent to **Our** liability that each time you undertake waxing you must hold the relevant qualification certificate for the waxing treatment being carried out.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

15. Thai foot massage

It is a condition precedent to **Our** liability that each time you undertake Thai foot massage the client must complete a pre-treatment questionnaire prior to commencement of treatment to ensure clients do not

- 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

unless approval has been obtained in writing from their General Practitioner to carry out the treatment on clients that

- 1. have severe circulatory problems such as high or low blood pressure
- 2. are in the second or third trimester of pregnancy
- 3. have arthritis of the feet
- 4. are diabetic
- 5. have recently suffered haemorrhage or swellings
- 6. have recently had an operation
- 7. are receiving medical treatment or have a condition that might be affected by treatment.

A written record is retained by you for inspection by us if a claim arises showing evidence that:

- a) pre-treatment questionnaires have been completed prior to the commencement of treatment
- b) approval from the clients General Practitioner has been obtained where required.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

16. Intimate henna, shapes and gems

Each time **You** undertake treatment involving the application of bikini shapes or gems for male and female **You** must ask the client at consultation stage if they are allergic to sticking plasters and the treatment must not proceed if the client confirms they are.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

17. Ear candles

It is a condition precedent to **Our** liability that each time **You** undertake thermo auricular therapy all ear candles used must incorporate a safety filter.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

18. Sauna Treatments

It is a condition precedent to **Our** liability that If **You** provide access to a sauna **You** must ensure that:

- (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 use of equipment at all times and will remain on the premises continuously while the equipment is in use.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

Additional Treatments

You are only covered for the following treatments if shown in **Your Schedule**. Each treatment is subject to conditions which must be complied with whenever you carry out the professional treatment specified.

If **You** are unsure about any of these conditions or whether **You** need to notify **Us** about any matter please contact **Us**.

A Low Power Laser Therapy for Dermatological and Chiropody

It is a condition precedent to **Our** liability that each time **You** undertake Low Power Laser Therapy for Dermatological and Chiropody treatments these must be carried out in accordance with the appropriate treatment protocols.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

B. Advanced Electrolysis, Intense Pulsed Light, Veinwave Thermo-Coagulation and Laser Systems and Cryopen

It is a condition precedent to **Our** liability that each time **You** undertake Red Vein Treatment Skin-tags, Warts, Milia and Spider Naevi by shortwave diathermy, Thermo-coagulation, Veinwave and V Beauty, and Red Vein Treatment and Spider Naevi by the Sterex Blend Method **You** must ensure approval has been given by the client's own General Practitioner for the removal of warts or moles before commencing these treatments. A written record must be retained by **You** for inspection by **Us** if a claim arises showing evidence that such approval has been obtained.

It is a condition precedent to **Our** liability that each time **You** undertake treatment of Blood Spots and Dermatoses Papulosa Nigra **You** must hold a Sterex Advanced Certificate.

It is a condition precedent to **Our** liability that each time **You** undertake Red Vein Treatment Skin-tags, Warts, Milia and Spider Naevi by Light Heat Energy, Laser or Intense pulsed light or Cryopen **You** must carry out these treatments within a salon and **You** must provide and adhere to appropriate treatment protocols.

If **You** do not comply with these conditions **You** will not be covered and **We** will not make any payment in respect of a claim.

C Sclerotherapy by Hypodermic injection, Mesotherapy by use of injection

It is a condition precedent to **Our** liability that each time **You** undertake Sclerotherapy by hypodermic injection this treatment must be performed in accordance with advice from the clients General Practitioner and **You** must have attended an approved training course in Sclerotherapy delivered by an appropriate practitioner. If **You** undertake Mesotherapy **You** must be fully trained and qualified to carry out this treatment.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

D Intense pulsed light, Intense flash light, Variable pulsed light or Light heat energy hair removal

It is a condition precedent to **Our** liability that each time **You** undertake Intense pulsed light, Intense flash light, Variable pulsed light or Light heat energy hair removal these treatments must be carried out in accordance with the appropriate treatment protocols.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

E Micropigmentation (including body art, but excluding tattoo removal).

We will not cover legal liability arising from or caused by advanced procedures, and cover is restricted to body art, Eyeliner, Eyebrow lengthening, Eyebrow filling, Lip liner and Full lip colour.

It is a condition precedent to **Our** liability that if **You** carry out Micropigmentation **You** must

- (a) be trained for Eyeliner, Eyebrow liner and Lip liner and trained by an authorised teacher who will have issued the relevant certification
- (b) obtain a consent form completed and signed by the client;
- (c) use a new sterile needle for each new treatment which will be disposed of immediately afterwards into a sharps container.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

F Micro Epidermal Skin technology, Micro Dermabrasion, Skin Rejuvenation, Intense pulsed light, Laser Systems

We will not cover legal liability caused by or arising from for Smart Lipo and tattoo removal.

It is a condition precedent to **Our** liability that each time **You** undertake Micro Epidermal Skin technology, Micro Dermabrasion, Skin Rejuvenation (including pigmentation of the skin, sun damaged skin, clearing, removal of brown spots and marks), Photo Rejuvenation including acne clearance by use of light heat energy, Intense pulsed light, Omnilux Blue Head or Laser System, Inch loss, Stretch mark and Eye bag reduction by Laser Lipo these treatments must be carried out in accordance with the appropriate treatment protocols and only undertaken by someone with a level 2 NVQ qualification who holds a specific laser qualification.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

G Ear Piercing of the cartilaginous part of the ear and Nose Piercing

It is a condition precedent to **Our** liability that each time **You** undertake ear piercing of the cartilaginous part of the ear or nose piercing these treatments must be carried out using an ear piercing system that has been CE Marked.

If **You** do not comply with these conditions **You** will not be covered and **We** will not make any payment in respect of a claim.

H Sports massage

It is a condition precedent to **Our** liability that if **You** undertake Sports massage **You** must hold Level 3 of the National Qualifications Framework or equivalent qualification and **You** must ensure that the client completes a pre-treatment questionnaire prior to treatment being given which is retained by **You** and available to **Us** if a claim arises confirming that the treatment given was suitable.

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

I Advanced Micropigmentation

If this cover is shown as insured on **Your Schedule** then **We** will cover **You** for the following:

Advanced Micropigmentation Procedures (including Body Art, Areola Re-pigmentation, Scar / Disfigurement / Stretch Mark Camouflage, Re-pigmentation of Vitiligo, Cleft Palate, Multitrepannic Collagen Actuation and Hair Replacement on the hairline or scalp but excluding tattoo removal and all other procedures)

It is a condition precedent to **Our** liability that each time **You** undertake Advanced Micropigmentation **You** must ensure that:

- (a) treatment is carried out by an operative who has completed advanced training in a face to face environment and who has had at least one years experience in basic micropigmentation without having any claims against them or their employers due to their work.
- (b) A consent form must be completed and signed by the client
- (c) a new sterile needle is used for each new treatment which will be disposed of immediately afterwards into a sharps container

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

J Micro-needling

It is a condition precedent to **Our** liability that each time **You** undertake micro needling **You** must ensure that:

- (a) Any local anaesthetic cream is used that is not based on nanosomes
- (b) Rollers with needles longer than 1.5mm will not be used
- (c) Each medical roller will
 - (i) only be used for one customer
 - (ii) be sterilised prior to each use
 - (iii) be discarded after 6 uses
- (d) sterilisation fluids used to sterilise medical rollers are replaced daily

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

K Advanced Electrolysis – Advanced Cosmetic Procedures

It is a condition precedent to **Our** liability that each time **You** undertake treatment of the following blemishes **You** must carry out the treatment using thermolysis (alternating current), shortwave diathermy (alternating current), galvanic (direct current), or blend method (alternation and direct current)

- Dermatitis Papulosa Nigra
- Dilated blood vessels – Red/Thread Veins
- Campbell de Morgans/Cherry Angiomas
- Spider Naevus
- Skin Tags or Papillomas
- Milia
- Seborrhoeic Keratosis
- Common Warts
- Plane Warts

- Verrucas (plantar warts)
- Hairs from moles
- Moles
- Xanthelasma
- Syringoma
- Age Spots
- Sebaceous Cysts
- Sebaceous Naevi
- Sebaceous Hyperplasia
- Molluscum Contagiosum
- Poikiloderma

and **You** must hold either a Sterex Advanced Cosmetic Procedures Certificate or the British Institute and Association of Electrolysis equivalent

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.

L Cryolipo

It is a condition precedent to **Our** liability that each time **You** undertake treatment **You** must ensure that:

- Treatments are carried out using bona fide equipment specifically designed and approved including relevant EN/CE or equivalent
- The procedure is carried out within a salon where **You** provide and adhere to appropriate treatment protocols.
- You** warn customers of discomfort during treatment and temporary loss of sensation in the area treated and clients sign to say they have read the warning
- Any patient with any type of old induced disease (such as cold urticarial) must not be treated

If **You** do not comply with this condition **You** will not be covered and **We** will not make any payment in respect of a claim.