

What is a summary of cover?

This document provides key information about Hiscox medical malpractice insurance. It does not contain the full terms and conditions of the insurance cover and does not constitute your insurance contract. If you have any additional questions, please refer to the policy wording, your insurance adviser or contact our customer services team.

Product name: Medical Malpractice - Complementary Medicine and Beauty

Type of insurance: Liability package

Underwritten by: Hiscox Insurance Company Limited

Significant features and benefits

The Hiscox complementary medicine and beauty policy is designed for Individual therapists, small beauty/complementary clinics and training schools. Professional bodies/associations representing their members should be referred to us for a tailor made quotation.

Key benefits

- The product is designed to cover malpractice, public and products liability, and includes financial loss cover as well as extensions for libel and slander, breach of confidentiality and loss of documents
- Cover will indemnify the therapist for both the legal costs of defending an action and any subsequent damages.
- Our malpractice cover is wide in its definition we cover bodily injury, mental injury, illness, disease or death arising from business activities, or as a result of a good Samaritan act
- We will work on your behalf, of your client to minimise the cost of a covered liability and any potentially damaging consequences (e.g. damaged relationships and/or time consuming litigation), through our proactive mitigation measures.

Other important features

- Cover is underwritten on a claims made basis
- The limit of indemnity is in the aggregate, including defence costs

Acceptable therapies

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| • Aromatherapy | • Exercise Instructors | • Gym Instructors/Personal Trainers |
| • Acupressure | • Electro Crystal Therapy | • Herbalism |
| • Acupuncture | • Psychology | • Homeopathy |
| • Aerobics Instructors | • Re-birthing | • Hopi Ear Candles |
| • Alexander Technique | • Reflexology | • Hypnotherapy |
| • Allergy Testing | • Relaxation Therapy | • Iridology |
| • Auricular Detox | • Reiki | • Indian Head Massage |
| • Ayurveda | • Rolfing | • Kinesiology |
| • Baby Massage | • Shiatsu | • La Stone Therapy |
| • Bach Flower Remedies | • Sports Massage | • Life Coaching |
| • Bowen Technique | • Sports Therapist | • Lymphatic Drainage |
| • Bio-Magnetic Technique | • Stress Control/Management | • Massage |
| • Biofeedback | • Swedish Massage | • Mc Timoney Method of Chiropractice |
| • Crystal Therapy | • Thai Chi | • Naturopathy |
| • Colour Therapy | • Thai Massage | • Nutritional Therapy |
| • Craniosacral Therapy | • Touch for Health | • On-Site Massage |
| • Counselling | • Yoga | • Pilates |
| • Cupping | • Energy Balancing | |
| • Dowsing for Stress Relief | • Equine Massage | |

Beauty therapies

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| • Body Wrapping | • Facials Peels (Glycolic under 40% strength) | • Nails Extensions |
| • Ear Piercing | • False Eyelash application | • Pedicure |
| • Electrical Epilation (Electrolysis) | • Hairdressing excluding hair extensions | • Qui Gong (Non Contact) |
| • Eyebrow Tinting/Shaping | • Manicure | • Red Vein Treatments |
| • Eyelash Tinting | • Make Up | • Sugaring |
| • Facials inc use of Galvanic Faradic and High Frequency Equipment | • Nail Art | • St Tropez Tan/Spray on tans |
| | | • Waxing |

Significant or unusual exclusions/limitations

- The therapist will normally have to pay an initial amount for each claim made against you under the policy. The quotation and schedule of insurance will show the specific excesses applicable to the policy.
- Any type of work undertaken which has not been declared to and accepted by us will not be covered.
- Any claims, circumstances or shortcomings in the therapists work which they knew about or ought reasonably to have known about prior to inception of the policy are excluded.
- Any claims or circumstances where the therapist was under the influence of intoxicants or narcotics.
- It is a condition of the policy that records of each treatment are kept and retained.

A flexible approach

- Option to pay monthly.
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Upon referral we can offer terms on

- Botox and other temporary Derma Fillers
- Chemical Peels
- IPL/Laser Treatments
- Micro-demabrasion
- Semi – Permanent Make Up
- Sclerotherapy.

Cancellation rights

If the cover does not meet your needs, you have 14 days from receipt of your policy documents to cancel. We will return any premium you have paid in full provided no claims have been made on the policy during that time. Otherwise, you can cancel this policy at any time giving 30 days' notice and you will only be charged for the premiums due up to the date of cancellation.

Hiscox shall be entitled to terminate the policy with immediate effect upon notice to you in the event of non-receipt of Direct Debit payment within the specified seven day period. In all other circumstances we retain the right to cancel the policy giving you 30 days' notice.

Claims service

If you need to make a claim you should contact your insurance broker Towergate on 0113 391 9468. You will need to provide them with the policy number and full details of the claim or circumstance, including the date and the amount and circumstances of the loss.

It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK. Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams where necessary.



Medical Malpractice - Complementary Medicine and Beauty Summary of cover

Questions and complaints

If you have a question or complaint, please contact us directly using the details below:

Post Hiscox Customer Services
1 Great St Helen's
London EC3A 6HX

Telephone 0845 213 8777

Email customerservices@hiscox.com

We aim to provide you with a high level of customer service at all times, but if you are not satisfied, please contact us at the above address. In the event that you remain dissatisfied, you may be eligible to refer your case to the Financial Ombudsman Service. You will receive details of how to do this at the appropriate stage of the complaints process.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Hiscox Insurance Company Limited and Hiscox Syndicates Limited are authorised and regulated by the Financial Services Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.