



Summary of Cover – Members of the International Federation of Aromatherapists

What is the 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 service 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 / complimentary 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 to minimise the cost of a covered liability and any potentially damaging consequences (eg 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 any one claim in addition to defence costs and all costs and expenses recoverable from you by a claimant
- Run-off cover is usually available if you cease to trade due to retirement, death or career-break

Acceptable Therapies

Adveyic Medicine	Aestheticinne	Ayurveda
Allergies	Alexander Barrie Pelvic Correction	
Alexander	Amatsu Medicine	ANMA and Setai
Angelspeake	Anatanea Technique	Aqua Detox Treatments
Aroma Soma	Aromasport Treatments	Astrological Therapy
Australian Bushflower Essences		Bach Flower
Balinese Massage	Bates Method	Beauty Therapy
Bio Detox	Bio Danza	Bio Dynamic Massage
Bio Dynamic Therapy	Bio Magnetic Therapy	Bio Therapeutic Therapy
Body Balance	Body Control Pilates	Body Contour Wrapping
Body Massage	Bowen Technique	Buqi
Buteyko	Carita	Chavutti Thirumal
Chi Kung	Colour Analysis	Colour Therapy
Counselling	Cranial Sacral Therapy	Crystal Healing
Dance Movement Therapy	Eastern Head Massage	Endometriosis
Energy Field Therapy	Energy Medicine	Esoteric Healing
Face & Daoyin TAO Massage	Facial Therapy	Feldenkrais Therapy
Fenzian Treatment	Finders Inch Wrap	Foot Detox Treatment
Gargling	GS Massage – Effleurage, Petrissage	
Healing – Shamanic	Herbal Compress Massage	Herbal Medicine
Holistic Psychotherapy	Holistic & Swedish Massage	Hopi Ear Candle
Hot & Cold Stone Massage	Hydrotherm Massage	Hyperton X
Image Consultant	Hydrotherm Treatments	Hydro Massage
Indian Head Massage	Iridology	Japanese Face Massage
Jin Shin Jyutsu	Kats Eye Blend	Kinesiology
Korean Head Massage	The Lebed Method	Life Coaching / NLP
Lomi Lomi Massage	Lotte Berk Exercise	Lymph Drainage Massage
Mahanshi	Meditation	Meridian Therapies
Metamorphic Technique	Mother & Baby Yoga	Mud Wrap & Inch Loss Wrap
Muscular Energy Technique	Myotherapy	Myo Reflex Therapy
Naturopathy	Neuro Linguistic Technique	Neuro Muscular Technique
Neuroskeletal Re-Alignment Therapy		No Hands Massage
Nutrition	Oils to Animals	On Site Massage
La Stone Therapy	La Stone Massage	Oriental Body Work
Orthobionomy	Pain Management	Personality Profiling
Pilates	Polarity Therapy	Reiki
Reflexology Therapy	Reflexology	Relaxation Teaching
Remedial Back Therapy	Remedial Sports Massage	The Rosen Method
Rozevburg Technique	Seated Massage	Seated Thai Massage
Shiatsu	Soft Tissue Manipulation	Sound Therapy
Spinal Touch Treatment	Spiritual Healing	Spinal Reflexology
Stress Management	Sugaring	Sun Aqua Yoga
Swedish Massage	Tama Do	Thought Field Therapy
Thai Chi	The Felden Krias Method	Thai Massage
Thai Yoga Massage	Therapeutic Massage	Thermo Auricular
Thought Therapy	Touch Pro Massage	Tibetan Acupressure Message
Trigger Point Therapy	Tui Na Massage	Ultrasound
Vega Allergies	Vertical Reflex Therapy	Vibrational Meditation
Vortex Healing	Waxing	Xero Balancing
Yoga	Vibromuscular Harmonisation	

PLEASE REFER TO TOWERGATE PROFESSIONAL RISKS FOR ANY THERAPIES NOT LISTED ABOVE

Significant or unusual exclusions / limitations

- The therapist will normally have to pay an initial amount for each claim made against them 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 claim condition of the policy that records of each treatment are kept and retained

Duration of Contract

Policies will be issued on an annual basis – please refer to your schedule.

Cancellation Rights

If the cover does not meet your needs, you have 14 days from receipt of your policy documentation 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 day's notice and you will only be charged for the premiums due up to the date of cancellation.

Claims Service

If you need to make a claim you should contact **Towergate Professional Risks** directly on **0113 391 9555**. You will need to provide your 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 you will not find a better service in the UK. Hiscox and Towergate Professional Risks pride themselves on their fast, fair and sensible claims service, offering access to expert legal teams where necessary.

This is a summary only of the cover, together with the main exclusions, and is provided so that you have sufficient details to enable you to make an informed choice. Please refer to the policy wording for full details, or contact us if there is anything specific you would like to discuss

Questions and Complaints

If you have any queries, please contact Towergate Professional Risks using the details below:

Post : Towergate House, 5 Airport West, Lancaster Way, Yeadon, Leeds
LS19 7ZA
Telephone : 0113 391 9555
Email : professionalrisks@towergate.co.uk

Complaints Procedure

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially, contact us to raise your concern with Towergate Professional Risks

Tel: 0113 391 9555

Fax: 0113 391 9556

Email: professionalrisks@towergate.co.uk

If your complaint is against Hiscox Insurance Company Limited, please contact them directly using the details below:

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

Tel: 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 full details of how to do this at the appropriate stage of the complaint 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)