

This Insurance contains some particularly important conditions which You must satisfy or You could lose some or all of Your cover. Because these are particularly important, We want to draw Your attention to them and We will highlight them in bold and capital letters within the Policy.

Schedule

Underwriters: Beazley Syndicates 623/2623 at Lloyd’s unless otherwise stated

Policy Number: BUK/720949

Policy Form Reference: mbuk v1.0

Item 1. Named Entity: CHANGING FACES STUDIO LIMITED

Address: 134 Fore Street, Exeter, Devon EX4 3AN. United Kingdom

Item 2. Policy Period

From: 30 Jun 2023

To: 29 Jun 2024

Both days Inclusive Local Standard Time at the address of the named entity stated in the Schedule.

Item 3. Premium

Coverages	Professional Indemnity, Employers Liability, Public & Products Liability
PI Limit	£1,000,000
Total Premium including Tax	£560.00
Tax	£60.00

Item 4. Professional Services

Beauty salon/therapist - beauty and wellbeing treatments as per list of acceptable treatments attached to this Policy including semi-permanent make-up. Laser Tattoo Removal. Non-Invasive Laser Lipo (pads). Radio Frequency. Ultrasonic Cavitation.

Item 5. General Endorsements applicable to the Policy:

Website Recovery Services
Senior Executive Replacement

Professional Indemnity

(Claims Made and Reported Coverage)

1. Overall Limit of Liability: £1,000,000 each Claim, Claims Expenses in addition

But sublimited to:

- Regulatory Defence and Penalties £10,000 in the aggregate
- PCI Fines and Costs £10,000 in the aggregate
- Forensic Defence Costs £100,000 in the aggregate
- Loss of Documents £100,000 in the aggregate
- Your Losses due to Dishonest Employees £100,000 in the aggregate

The above sublimits of liability are part of, and not in addition to, the overall Limit of Liability.

2. Excess: £500 each Claim includes Claims Expenses

- Loss of Documents £500 each Loss
- Your Losses due to dishonesty of employees £500 each Loss

3. Retroactive Date: 30 Jun 2016

4. Territorial Limits: Worldwide including USA and Canada

5. Jurisdictional Limits: Worldwide excluding USA and Canada

6. Notification of Claims under this Cover:

Attn: Lloyd's Syndicate AFB 623/2623
PE ROW Claims Managers
22 Bishopsgate
London EC2N 4BQ

Telephone number: 0207 667 0667, Select Option 1

Email address: pi.claims@beazley.com

QR Reader:



7. Endorsements applicable to this Cover:

- Additional treatments (Semi Permanent And Tattoo)
- Teaching endorsement
- List of treatments (beauty and wellbeing)
- Treatment of Minors exclusion
- Sanction limitation and exclusion clause
- Laser tattoo removal endorsement (beauty)
- Additional list of treatments (Extended)

Employers Liability

(Occurrence Basis Coverage)

1. Overall Limit of Liability: £10,000,000 all Claims including Claims Expenses which arise from the same Accident or event

2. Territorial Limits: Worldwide including USA and Canada

3. Jurisdictional Limits: UK

4. Notification of Claims under this Cover:

Attn: Lloyd's Syndicate AFB 623/2623

Telephone number: 0207 667 0667, Press 4

Email address: el.claims@beazley.com

QR Reader:



5. Endorsements applicable to this Cover:

Employer's Liability Cyber Exclusion

Public and Product Liability

(Occurrence Basis Coverage)

1. Overall Limit of Liability:	£5,000,000	each Claim including Claims Expenses
But sublimited to:		
a) Products Liability sublimit	£5,000,000	aggregate including Claims Expenses
b) Pollution Liability sublimit	£5,000,000	aggregate including Claims Expenses
a. Pollution defence costs	£100,000	aggregate

The above sublimits of liability are part of, and not in addition to, the overall Limit of Liability.

2. Excess:	£250	each Claim including Claims Expenses in respect of property damage
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3. Territorial Limits: UK and EU

4. Jurisdictional Limits: UK and EU

5. Notification of Claims under this Cover:

Attn: Lloyd's Syndicate AFB 623/2623

Telephone number: 0207 667 0667, Press 5

Email address: pl.claims@beazley.com

QR Reader:



6. Endorsements applicable to this Cover:

None

Additional Acceptable Treatments and Procedures Endorsement – Beauty Salon/Therapists

This endorsement modifies the List of Acceptable Treatments and Procedures and shall be read as if incorporated within it:

BUK/720949

It is understood and agreed that the following treatments and procedures are added:

A. Semi-permanent make-up, Microblading

What We cover: treatment applying pigments placed into the dermal layer of the skin and which remains for up to three years, including microblading for eyebrows only.

B. Tattoo and Permanent make-up /Henna Brows/ Henna and Glitter Tattooing

What We cover: tattooing and permanent make-up treatments adding colour by marking the skin with indelible patterns, pictures, lines or legends by making punctures under the skin and inserting pigments. Tattooing also means the application of colour in the form of temporary tattoos or body decals.

C. Radio Frequency (RF), Fibroblast, Plasma Skin Tightening treatments, Plasma Pen and Touch Skin.

What We cover: skin tightening and toning using radio frequency/Plasma treatments to heat the skin and encourage collagen production.

D. Micro-needling, Derma-rollers, Dermapen

What We cover: use of a device or roller with multiple micro-needles to penetrate the dermis layer of the skin, stimulating collagen production and reducing fine lines and wrinkles, rejuvenating and revitalising the skin. Can be combined with performing collagen induction therapy.

What We don't cover: In relation to this procedure, **We** will not make any payment for or in respect of any **Claim** or **Loss**, for, arising out of, or resulting from:

1. the use of derma rollers, skin needling or microdermabrasion equipment on the upper or lower eyelid below the bony rim.
2. The use of equipment to enhance the penetration of active drug substances (e.g. prescription strength topical medications) unless under the direction and supervision of a medically qualified doctor.
3. any treatment of irritated skin, infected skin, fungal skin infections, active acne, rosacea, or any other visible skin condition or where the patient has a history of any such condition

E. Red veins, thread veins, milia, spider veins, skin tags, verrucae, non-benign warts

What We cover: removal of thread veins, red veins, milia and spider veins by **advanced electrolysis** treatment and the removal of skin tags, milia, verrucae and non-benign warts by **Cryopen**.

What We don't cover: In relation to this procedure, **We** will not make any payment for or in respect of any **Claim** or **Loss**, for, arising out of, or resulting from:

1. the treatment or removal of red/spider veins with a diameter greater than 0.2mm.

F. Cryo-lipolysis

What We cover: a non-invasive alternative to liposuction, using low temperatures or ultrasound to breakdown the fat cells without damaging the skin above.

The excess will be £1,000 each **Claim** including **Claims Expenses**.

What We don't cover: In relation to this procedure, **We** will not make any payment for or in respect of any **Claim** or **Loss**, for, arising out of, or resulting from:

1. the application of the cryolipolysis device directly to the skin.

G. Ultrasonic (lipo) cavitation

What We cover: a non-invasive alternative to liposuction, using ultrasound waves to break down the fat cells without damaging the surrounding skin and tissues.

H. Ultherapy, High Intensity Focused Ultrasound (HIFU)

What We cover: a non-invasive ultrasound treatment used to lift and tighten the skin by inducing collagen contraction, denaturation and initiating collagen synthesis in the dermal and subcutaneous layers.

I. Photon Light Therapy and LED Facials

What We cover: a treatment that involves exposing the skin to ultraviolet light on a regular basis to promote skin rejuvenation.

J. Dermaplaning/Microblading

What We cover: a treatment that involves exfoliation using a 10 gauge scalpel to gently scrape off the top layer of dead skin cells to promote skin rejuvenation.

K. ACTfast

What We cover: an application of topical adrenaline applied to the surface of the skin.

L. Meta Therapy (Dermatude) and Mesotherapy and Nappage Mesotherapy.

What We cover: use of a device to create microscopic perforations of the dermis layer of the skin, and applying active ingredients to stimulate collagen production and reducing fine lines and wrinkles, rejuvenating and revitalising the skin.

M. Conditions applicable to all treatments and procedures:

1. The maximum amount payable in respect of all **Claims** made under this endorsement shall not exceed in the aggregate the overall limit of liability shown in the Schedule.
2. Any **Claims Expenses** incurred during the investigation, defence and settlement shall be included within the annual aggregate limit and the excess.
3. Excess: The excess will be £500 each **Claim** including **Claims Expenses** unless otherwise specified under a specific treatment above.

4. The following is an **IMPORTANT CONDITION** under this Policy. Coverage under this Policy will not be available unless **You** comply with this important condition:

- i. **You** shall at all times ensure that:
 - a) a patch test is undertaken,
 - b) the equipment is only re-calibrated according to the manufacturers guidelines and a record demonstrating this is maintained;
 - c) all equipment is used and maintained in accordance with the manufacturers guidelines;
 - d) the treatment or procedure is carried out by a qualified practitioner with a minimum 6 months experience, who has achieved a certification in the relevant treatment or procedure from an accredited training college and completed the manufacturers or equivalent training

N. What We will not cover (applicable to all treatments and procedures listed above):

We will not make any payment for or in respect of any **Claim** or **Loss**, for, arising out of, or resulting from:

1. any treatment or procedure where the client did not sign a consent/release form.
2. any treatment or procedure on minors under the age of 18 years.
3. The use of any equipment which has not been used, maintained or re-calibrated in accordance with the manufacturers guidelines.
4. any treatment or procedure carried out by a practitioner with less than 6 months experience and who does not hold a certification in the relevant treatment or procedure from an accredited training college.
5. any procedure where there has been a reaction to the patch test.
6. any procedure where the client has or may have epilepsy, porphyria, psoriasis, dark moles, tattoos, micropigment eczema, dermatitis, skin tumours, skin cancer, hypopigmentation, or maybe pregnant.
7. any **Paramedical Tattoo Procedure**, intradermal **Camouflage Tattoo** (as defined below) service or procedure, any intradermal cheek blush service or procedure, or from the application of 'black henna' tattoo and/or the use administration or application of any product containing paraphenylenediamine (PPD).

For the purposes of this exclusion:

- i. **Paramedical Tattoo Procedure** means a tattoo procedure that is provided on the recommendation of a healthcare professional, including but not limited to micropigmentation and semi-permanent and permanent make up when performed only for medical or clinical purposes.
- ii. **Camouflage Tattoo** means the act or practice of adding colour by making punctures in the skin and inserting pigments to reduce the appearance of imperfections in the skin.

All other terms and conditions of this Policy remain unchanged.

Matthew Nais

Signed on behalf of **Beazley Solutions Ltd**
acting on behalf of:

Beazley Syndicate 2623/623 at Lloyd's

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Teaching or School Programme Endorsement

This endorsement modifies the Professional Indemnity Cover (Beauty and Wellbeing) and shall be read as if incorporated within it:

My Beazley BUK/720949

It is understood and agreed that Section **C. What We do not cover, C.5** is deleted in its entirety and replaced with the following:

C.5 Teaching Apprenticeship or School Programmes

any teaching, apprenticeship or school programme. However, this exclusion does not apply to students when participating in an accredited training course run by **You** or work experience in **Your** premises as part of their training curriculum, provided that:

- a. they are at all times fully supervised by a qualified practitioner with a minimum two years practical experience, having first advised the recipient that they are receiving treatments as part of the students' training;
- b. the treatments provided by students to paying customers are disclosed as such and charged at a lower rate than for treatments by qualified practitioners;
- c. any models undergoing a treatment as part of the student's training sign a waiver/consent form.

All other terms and conditions of this Policy remain unchanged.



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List of Acceptable Treatments and Procedures - Beauty and Wellbeing Salon/Therapists

Access Bars/ Access Energy Transformation	Emmet technique	Neuro linguistic programming (NLP)
Acupressure	Emotional freedom technique (EFT)	Neuro skeletal therapy
Acupuncture	Eutony	Neuromuscular therapy
African Drumming	Expressive therapies	Numerology
Alexander Technique	Eye lash/eyebrow treatments	Nutritional therapy
Algotherapy	Face and body painting	Oisin bioenergy therapy
Alkaline skin wash	Face masks	Oneness
Allegrity therapy	Face readings	Ontological coaching
Amatsu	Facial hair bleaching	Orb of life
Angel Therapy	Facial hair removal – threading/tweezing	Oxygen facials
Angelic reiki	Facials	Oxygen treatment
Animal healing	Faradic treatments	Palmistry
Anthroposophy (spiritual philosophy)	Feldenkrais	Parapsychology
Aqua detox	Feng shui	Peak states therapy
Aromatherapy	Finch therapy (soft tissue)	Pedicures
Art therapy	FIR blanket	Pellowah healings (no touch massage)
Astrology (incl. Chinese Astrology)	Forensic healing	Phytotherapy
Aura-soma colour system	Genetic counselling	Piercing (ear, nose and navel only)
Autogenic training	Gestalt therapy (voice dialogue)	Pilates
Bach flower remedies	Hairdressing	Postural alignment
Barber	Hair extensions	Postural integration
Barbering/shaving	Hairstylist	Posture analysis
Bio set free fast	Halo or salt therapy	Poyet method
Bioenergy therapy	Healing touch practitioner	Precognitive therapy (previously souls purpose)
Bioresonance therapy	Health couch – integrative healing	Primal therapy
Biosenetics	Heller work	Psychics
Body alignment technique	Holistic counselling	Psychoanalysis
Body analysis	Holistic healing	Qi Gong
Body conditioning	Holographic repatterning/ resonance	Quantum touch
Body electronics point holding	Hopi ear candles	Radionics
Body masks	Hot stone therapy	Reference point therapy
Body scrub	Huna	Reflexology
Body stress release	Hydrotherapy	Reiki
Body talk systems	I-ching readings	Relaxation therapy
Body wrap	Infra-red sauna and treatments	Rolfing
Bowen therapy	Inner child therapy	Rosen method movement
Brain gym	Inner personal development	Runes
Breathwork	Inner space interactive sourcing (ISIS)	Scenar therapy
Brennan healing	Integrative coaching	Scrubs
Buteyko (breathing)	Intuitive counselling	Serenity neuromeditation
CACI futuristic cleansing	Iridology	Shamanic healing
Callanetics	Japanese cosmo lifting	Shi Liao
Celluloid mineral therapy	Journey therapy	Shiatsu
Chakra	Kairos therapy	Sophrology
Channelling	Labyrinth facilitation	Sound therapy
Chi therapies	Life coaching	Spa bath
Chiron healing (breathing + meridian points)	Lifestyle, food and wellness coaching	Speech and language therapy
Cleansing	Light therapy	Spiritual counselling
Coffee/tea reading	Light touch therapy	Spiritual empowerment
Collagen facial	Like sills consultancy	Spiritual healing
Colour coaching	Mace energy method	Spray tanning
Colour therapy	Magnetic therapy	Stress management
Core energetics	Makeup	Sugaring
Crystal therapy	Manicures	Tarot card readings
Dance movement therapy	Manual exfoliation	Threading
Deep sea mud treatment	Massage (except baby/pregnancy)	Time line therapy
Depilatory creams	Matrix reprinting	Trager approach
Dermal roller	Meditation	Transactional analysis
Dowsing (energy healing only)	Mediums/channeling	Traumatic incident reduction
Dr Petrov Tree of Life	Mentor (counselling)	TRE (trauma release exercises)
Drama therapy	Meridian tapping therapy	Tuning fork therapy
Dream work/interpretation	Metamorphic technique	Ultrasound cellulite programmes
Ear candling	Micro current	Vacuum suction
Ear piercing	Microdermabrasion	Vastu shastra (Feng shui)
Effectiveness training	Mind calm meditation	Watsu
Electrical epilation	Mind detox	Waxing
Electrology (shortwave, diathermy, galvanic and blend)	Mora therapy	Weight management consultant
Electrolysis hair removal	Music therapy	Wellbeing consultancy and coaching
Electro-stimulation therapy	Myers briggs	Yoga
EMDR – Eye movement desensitisation and reprocessing therapy	Nail art	Zero balancing
	Nail extensions	

Treatments with specific conditions:

Acid and chemical peels but excluding:

- peels containing alpha hydroxyl acids, glycolic acids, fruit acids or other acidic solution with acid content greater than 50%
- the administration or application of Levulan
- peels which are only licensed as a medical treatment

Treatment of Minors exclusion

This endorsement modifies the Professional Indemnity – Beauty and Wellbeing Policy and shall be read as if incorporated within it:

Treatment of minors exclusion

Exclusion C.8 is deleted in its entirety and replaced with the following:

We will not make any payment for or in respect of any **Claim** or **Loss**, for, arising out of, or resulting from the provision of **Professional Services** by the **Insured** to any minor under the age of 16. This exclusion does not apply to the following treatments providing that suitable age related products are used:

- a) Pamper party treatments including but not limited to manicures; pedicures, hair styling; facials; massage.
- b) ear piercing provided that there is written parental (or legal guardian) consent (a copy of such consent must be retained) and the parent (or legal guardian) is present during the procedure for which consent has been given.
- c) nose and naval piercings on minors aged fourteen years or over provided that there is written parental (or legal guardian) consent (a copy of such consent must be retained) and the parent (or legal guardian) is present during the relevant procedure for which consent has been given.

All other terms and conditions of this Policy remain unchanged.

SANCTION LIMITATION AND EXCLUSION CLAUSE

This endorsement modifies the General Terms and Conditions and shall be read as if incorporated within it:

BUK/720949

Sanctions Limitation

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, law or regulations of the European Union, United Kingdom or United States of America.

All other terms and conditions of this Policy remain unchanged.

Matthew Nais

Signed on behalf of **Beazley Solutions Ltd**
acting on behalf of:

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Employer's Liability Cyber Exclusion

This endorsement modifies the Employer's Liability Module and shall be read as if incorporated within it.

BUK/720949

In consideration of the premium charged for the Policy, it is understood and agreed that:

1. **Section B. What We do not cover**, is amended with the addition of the following exclusion:

Cyber

- a. Notwithstanding any provision to the contrary within this Policy or any endorsement attaching to the Policy, this Policy does not apply to any **Cyber Loss**, regardless of any other cause or event contributing concurrently or in any other sequence thereto.
 - b. However, subject to all the terms, conditions, limitations and exclusions of this Policy or any endorsement thereto, paragraph a. shall not apply to any claim that would otherwise be covered under the Employers' Liability Section of this Policy. This cover will be limited to the first £5,000,000 of any one claim or a series of claims arising out of any one occurrence (inclusive of defence costs).
2. For the purposes of this endorsement, the following definitions apply:
 - a. **Computer System** means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.
 - b. **Cyber Act** means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.
 - c. **Cyber Incident** means:
 - i. any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
 - ii. any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.
 - d. **Cyber Loss** means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **Cyber Act** or **Cyber Incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **Cyber Act** or **Cyber Incident**.

3. This endorsement takes the place of any other exclusion in this Employer's Liability which has any bearing on a **Cyber Act, Cyber Incident** or **Data** and if in conflict with such wording, replaces it.

All other terms and conditions of this Policy remain unchanged.

Matthew Nais

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acting on behalf of:

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Website Recovery Service Endorsement

This endorsement modifies the attached Policy and shall be read as if incorporated within it:

BUK/720949

It is understood and agreed that the following service is added to the Policy:

Dos Technical Support Service

Set out below, are the arrangements that **We** have made for **Your** benefit with **DOSarrest Internet Security, Ltd** to provide the **DOS Technical Support Service** to remedy a slow down or failure of **Your** websites and computer system, caused by a **Denial of Service Attack**.

The **DOS Technical Supports Service** paid for by **Us** and provided by **DOSarrest Internet Security, Ltd** will only be available for **You** to take up, if **Your** professional indemnity policy is in force with **Us**.

A. Definitions for this section

- A.1 DOS Technical Support Service (“The Service”)** means the service provided by **DOSarrest Internet Security, LTD** and which consists in setting up a traffic filtering service, developing filtering rules, and hosting the filtering to re-establish **Your** normal flow through **Your** internet ports 443 and 80 following a **Denial of Service Attack**; ensuring **Your** business traffic is passed on seamlessly and without delay and, if requested and authorised in writing in advance by **Us**, continuing to offer hosted filtering services following the attack.
- A.2 DOSarrest Internet Security, LTD** means the company which specialises in providing denial of service protection services and with which **You** enter into a Service Level Agreement for the provision of the **DOS Technical Support Service**. More information on the company can be found at <http://www.dosarrest.com/>

B. What we do

We will pay, on **Your** behalf, to **DOSarrest Internet Security, LTD** the cost of the **DOS Technical Support Service** following a **Denial of Service Attack** which occurred and is notified during the **Policy Period**, subject to the terms, conditions, and limits stated below and without the application of any Policy excess.

C. Specific conditions to the service

C.1 How the DOS Technical Support Service is triggered

The Service is only available to **You** during the **Policy Period**, in circumstances where, during the **Policy Period**, **Your**:

- public facing website (through port 80, associated with HTTP traffic); or
- secure public facing website (through port 443, associated with HTTPS traffic)

cannot respond to legitimate traffic, or responds so slowly as to be rendered essentially unavailable caused by a **Denial of Service Attack** occurring during the **Policy Period**.

C.2 What you must do

There are three steps that describe in a simple manner what **You** must do and how to get you back up and running again:

- a. **STEP 1** Notify a **Denial of Service Attack**.
- b. **STEP 2** Obtain a new IP address
- c. **STEP 3** Contact **DOSarrest Internet Security, Ltd**

a. STEP 1 - Notification of a Denial of Service Attack

You must notify **Us** as soon as possible and during the **Policy Period** of any **Denial of Service attack** which occurs during the **Policy Period**.

b. STEP 2 - Obtain a new IP address

Once you have notified the **Denial of Service Attack** as per the step above, **You** must obtain a new "clean" IP address (because the old one is being inundated), which **You** will need to give to **DOSarrest Internet Security, Ltd** ¹.

Notes: How do you obtain a new "clean" IP address?

- i. If **You** host **Your** own web server²
 - contact **Your** internet service provider to request another IP address and
 - install the IP address for the A record to the new IP address.

OR

- ii. If someone else hosts **Your** web server
 - contact the hoster to request a new IP address and ask them to install it.

c. STEP 3 - Contact DOSarrest Internet Security, Ltd and enter into a Service Level Agreement

Contact **DOSarrest Internet Security, Ltd** by completing a few details on the form located at the following web address: <http://www.dosarrest.com/ddos-emergency-contact> and they will quickly call **You** back.

In order for **DOSarrest Internet Security, Ltd** to respond quickly, please remember to specify:

- i. **Your** policy number; and
- ii. The date **Your** policy incepted,

You will be then required to enter into a SLA with **DOSarrest Internet Security, Ltd** for the provision of the **DOS Technical Support Service**.

DOSarrest Internet Security, Ltd will give **You** a DOSarrest IP address that you point the domain to, so **Your** traffic gets filtered, and only legitimate traffic is sent back to **Your** server.

¹ An IP address is like an identity on the internet. All computing devices connected to the internet have an IP address. You will need a new address in the event of a DoS attack.

² i.e. you do not have an external company that hosts **Your** website for you

C.3 What DOSarrest Internet Security Ltd will do and limits.

Once the above 3 Steps have been fulfilled, **DOSarrest Internet Security, LTD** will provide **The Service** and at **Your** request, continue to offer this filtering of **Your** traffic:

- i. for a period of up to 12 months for one IP address; or
- ii. for a period of 6 months for two IP addresses.

Any further request to use **The Service** provided by **DOSarrest Internet Security, LTD** will need to be paid by **You** during that **Policy Period**.

D. Additional details of the service

Further details of the terms and conditions that will apply to **The Service** can be obtained from **DOSarrest Internet Security, LTD** at sales@dosarrest.com.

E. FAQs

- **How do You triage a call from You to determine whether it is a Denial of Service Attack or something more mundane like an ISP cable cut? Is it quickly evident?**

It is usually evident by inspecting the traffic, the bandwidth, and performing network trace routes.

- **Why do I need an IP address from DOSarrest Internet Security, LTD if I have already obtained a new IP address?**

*The attacker is sending **You** unwanted traffic to slow down **Your** website and prevent **You** from receiving **Your** normal business traffic. By directing all **Your** traffic to the DOSarrest IP address it can be filtered before sending it on to you. Only **Your** normal business traffic is sent to **Your** new IP address, to allow you to continue to do business.*

- **If You have obtained a new IP address but You do not know whether You or the hoster originally set up the A record, what would you do?**

We do recommend having a technical contact like their systems admin or network admin to help the initial setup process. Non-technical customers may contact their ISP regarding any questions on A records and so on, or can set up a communication channel (like email) between DOSarrest and their ISP.

- **What if You change the ISP during the 12 months, do they need to give DOSarrest the new IP address?**

Yes, they would need to provide DOSarrest with the new IP address and the IP change is seamless if both servers are up at the same time. If not, we recommend making the switchover during lower traffic periods.

All other terms and conditions of this Policy remain unchanged.

Matthew Nais

Signed on behalf of **Beazley Solutions Ltd** acting on behalf of:

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Senior Executives Replacement Endorsement

This endorsement modifies the attached Policy and shall be read as if incorporated within it:

BUK/720949

It is understood and agreed that the following service is added to the Policy:

Senior Executives Replacement Service

Set out below, are the arrangements that **We** have made, to **Your** benefit, with Executives Online Recruitment Ltd to support **You** in the event that a **Senior Executive** is unable to act in that capacity by reason of his or her death, injury or sickness, and **Our** commitment to meet, without the application of any policy excess, the cost of such support, subject to the terms, conditions and limits of this Section.

The services will only be initiated if **Your** professional indemnity policy is in force with **Us**.

A. Definitions for this section

- A.1 Executive Replacement Cost** means the sum calculated by applying the daily rate for the replacement **Senior Executive You** select together with any applicable taxes and charges, subject always to the payment being limited to the lesser of £50,000 plus VAT or a period of three consecutive months of services.
- A.2 Incapacitating Event** means loss of limb, loss of sight of both eyes, illness, permanent or temporary total or temporary partial disablement:
- a. which first appears during the **Policy Period**, and which solely and independently of any other cause, results in a **Senior Executive's** death or **Bodily Injury** within the **Policy Period**, and
 - b. is expected, according to written qualified medical opinion, to last for a minimum of one month, and for that period entirely prevents the **Senior Executive** from attending to **Your Professional Services**.
- A.3 Senior Executive** means a high ranking individual including but not limited to the Chief Executive Officer or Finance Director or any director or officer that is essential to the functioning of **Your Organisation** and whose absence would have a direct financial impact on **Your Organisation**.

B. What We do

We will pay on **Your** behalf the **Executive Replacement Cost** to the extent that this arises solely out of an **Incapacitating Event** which operates independently of any other cause, and which either entirely prevents, or is considered likely by a fully qualified doctor so to prevent, a **Senior Executive** from discharging his or her relevant responsibilities for a period of at least one month from the start of the **Incapacitating Event**.

C. What we do not pay

We will not pay any **Executive Replacement Cost** which arises out of or is caused or contributed to by:

- C.1** war, whether war be declared or not, hostilities or any act of war or civil war;
- C.2** the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials;
- C.3** nuclear reaction, nuclear radiation or radioactive contamination;
- C.4** the **Senior Executive** engaging in or taking part in armed forces service or operations;
- C.5** the **Senior Executive** engaging in flying of any kind other than as a passenger;
- C.6** the **Senior Executive's** suicide or attempted suicide or intentional self-injury or being in a state of insanity;
- C.7** venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named;
- C.8** the **Senior Executive's** deliberate exposure to exceptional danger (except in an attempt to save human life);
- C.9** a criminal act by the **Senior Executive**;
- C.10** the **Senior Executive** being intoxicated by alcohol or drugs;

D. Specific conditions to the service

To receive the benefit of this service,
You must:

- D.1** notify **Us** as soon as practical after **You** become aware of an **Incapacitating Event**, quoting a policy number and the name of the relevant **Senior Executive** and the fullest possible details of the **Incapacitating Event**, its origins and its likely consequences; and
- D.2** provide **Us** with such evidence as **We** may reasonably require to demonstrate that an **Incapacitating Event** has occurred, taking all such steps as may be necessary to make the relevant **Senior Executive**, and any pertinent medical records, notes and correspondence, available for medical examination.

All other terms and conditions of this Policy remain unchanged.

Matthew Nais

Signed on behalf of **Beazley Solutions**
Ltd acting on behalf of:

Beazley Syndicate 2623/623 at Lloyd's
22 Bishopsgate
London EC2N 4BQ
Phone: +44 (0)20 7667 0623
Fax: +44 (0)20 7674 7100
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Laser Tattoo Removal Endorsement (Beauty & Wellbeing)

This endorsement modifies the General Terms and Conditions and shall be read as if incorporated within it:

My Beazley BUK/720949

It is understood and agreed that:

1. General Definition A.34 **Professional services** is extended to include the following service:
 - removal of body tattoos and/or cosmetic tattoos solely through the use of laser.
2. Coverage provided under this endorsement does not apply to any **Claim** or **Loss**, for, arising out of, or resulting from:
 - a. any treatment or procedure where the client did not sign a consent/release form.
 - b. any work on minors under the age of 18 years.
 - c. the use of any equipment which has not been used, maintained or re-calibrated in accordance with the manufacturers guidelines
 - d. the treatment of skin that is ulcerated, broken, not intact, blistered or has open sores;
 - e. any laser work on skin types V and VI as defined on the Fitzpatrick scale; and
 - f. any work undertaken using a Class 4 laser where **You** have less than one year practical professional experience using Class 4 laser.
3. Conditions applicable to coverage provided under this endorsement:
 - a. The maximum amount payable in respect of all **Claims** made under this endorsement shall not exceed in the aggregate the overall limit of liability shown in the Schedule.
 - b. Any **Claims Expenses** incurred during the investigation, defence and settlements shall be included within the annual aggregate limit and the excess.
 - c. The excess will be £1,000 each **Claim** including **Claims Expenses**.
4. For the purposes of coverage provided under this endorsement, **Your** compliance with the following is an **IMPORTANT CONDITION** under this Policy. Cover under this Policy will not be available unless **You** comply with all of the conditions set out below:
 - a. For class II light source, eye goggles must be worn by everybody in the studio at all times that the laser is in use and there are no reflective surfaces in the studio; and
 - b. Eye shields must be used for any tattoo removal near the face; and
 - c. The laser is calibrated, operated and maintained in line with the manufacturer's guidelines; and
 - d. Where using Class 4 laser, **You** must have at least one year practical professional experience; and
 - e. **You** have completed the manufacturer's training in the use of the laser device or an equivalent laser use and safety course provided by an accredited laser training provider.

All other terms and conditions of this Policy remain unchanged.

Matthew Nais

Signed on behalf of **Beazley Solutions Ltd**
acting on behalf of:

Beazley Syndicate 2623/623 at Lloyd's

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Additional Acceptable Treatments and Procedures Endorsement – Beauty Salon/Therapists

This endorsement modifies the List of Acceptable Treatments and Procedures and shall be read as if incorporated within it:

My Beazley BUK/720949

It is understood and agreed that the following treatments and procedures are added:

A. Semi-permanent make-up and microblading

What We cover: treatment applying pigments placed into the dermal layer of the skin and which remains for up to three years, including microblading for eyebrows only.

B. Laser procedures and Intense pulsed light (IPL)

What We cover: laser therapy, IPL/VPL Treatments, Light Treatments / LHE performed using a Class 4 (or above) Laser Machine, Laser Treatment, Light Treatment/LHE, IPL and/or VPL treatments using a Class 3b or lower laser machine for the purpose of hair removal or skin rejuvenation only.

The excess will be £1,000 each **Claim** including **Claims Expenses**.

What We don't cover: In relation to this procedure, **We** will not make any payment for or in respect of any **Claim** or **Loss**, for, arising out of, or resulting from:

1. any laser procedure or IPL treatment where the client has used aromatherapy and / or self tanning products within the last 10 days.
2. any laser procedure or IPL treatment where the client has used a sunbed in the previous 4 weeks, or where the client is taking any medication that is photosensitive.
3. any laser procedure or IPL treatment for skin types V-VI on the Fitzpatrick Scale unless carried out by a Qualified Practitioner who can provide evidence of at least 12 months experience (by way of a C.V. and training certificate).

C. Tattoo and Permanent make-up

What We cover: tattooing and permanent make-up treatments adding colour by marking the skin with indelible patterns, pictures, lines or legends by making punctures under the skin and inserting pigments. Tattooing also means the application of colour in the form of temporary tattoos or body decals.

D. Radio Frequency (RF)

What We cover: skin tightening and toning using radio frequency treatments to heat the skin and encourage collagen production.

E. Micro-needling and Derma-rollers

What We cover: use of a device or roller with multiple micro-needles to penetrate the dermis layer of the skin, stimulating collagen production and reducing fine lines and wrinkles, rejuvenating and revitalising the skin. Can be combined with performing collagen induction therapy.

What We don't cover: In relation to this procedure, **We** will not make any payment for or in respect of any **Claim** or **Loss**, for, arising out of, or resulting from:

1. the use of derma rollers, skin needling or microdermabrasion equipment on the upper or lower eyelid below the bony rim.
2. The use of equipment to enhance the penetration of active drug substances (e.g. prescription strength topical medications) unless under the direction and supervision of a medically qualified doctor.
3. any treatment of irritated skin, infected skin, fungal skin infections, active acne, rosacea, or any other visible skin condition or where the patient has a history of any such condition

F. Red veins, thread veins, milia and spider veins

What We cover: removal of thread veins, red veins, milia and spider veins by advanced electrolysis treatment.

What We don't cover: In relation to this procedure, **We** will not make any payment for or in respect of any **Claim** or **Loss**, for, arising out of, or resulting from:

1. the treatment or removal of red/spider veins with a diameter greater than 0.2mm.

G. Cryo-lipolysis

What We cover: a non-invasive alternative to liposuction, using low temperatures or ultrasound to breakdown the fat cells without damaging the skin above.

The excess will be £1,000 each **Claim** including **Claims Expenses**.

What We don't cover: In relation to this procedure, **We** will not make any payment for or in respect of any **Claim** or **Loss**, for, arising out of, or resulting from:

1. the application of the cryolipolysis device directly to the skin.

H. Ultrasonic (lipo) cavitation

What We cover: a non-invasive alternative to liposuction, using ultrasound waves to break down the fat cells without damaging the surrounding skin and tissues.

I. Ultherapy

What We cover: a non-invasive ultrasound treatment used to lift and tighten the skin by inducing collagen contraction, denaturation and initiating collagen synthesis in the dermal and subcutaneous layers.

J. Photon Light Therapy

What We cover: a treatment that involves exposing the skin to ultraviolet light on a regular basis to promote skin rejuvenation.

K. Conditions applicable to all treatments and procedures:

1. The maximum amount payable in respect of all **Claims** made under this endorsement shall not exceed in the aggregate the overall limit of liability shown in the Schedule.
2. Any **Claims Expenses** incurred during the investigation, defence and settlement shall be included within the annual aggregate limit and the excess.

3. Excess: The excess will be £500 each **Claim** including **Claims Expenses** unless otherwise specified under a specific treatment above.
4. The following is an **IMPORTANT CONDITION** under this Policy. Coverage under this Policy will not be available unless **You** comply with this important condition:
 - i. **You** shall at all times ensure that:
 - i. a patch test is undertaken,
 - ii. the equipment is only re-calibrated according to the manufacturers guidelines and a record demonstrating this is maintained;
 - iii. all equipment is used and maintained in accordance with the manufacturers guidelines;
 - iv. the treatment or procedure is carried out by a qualified practitioner with a minimum 6 months experience, who has achieved a certification in the relevant treatment or procedure from an accredited training college and completed the manufacturers or equivalent training

L. What **We will not cover (applicable to all treatments and procedures listed above):**

We will not make any payment for or in respect of any **Claim** or **Loss**, for, arising out of, or resulting from:

1. any treatment or procedure where the client did not sign a consent/release form.
2. any work on minors under the age of 18 years.
3. The use of any equipment which has not been used, maintained or re-calibrated in accordance with the manufacturers guidelines.
4. any treatment or procedure carried out by a practitioner with less than 6 months experience and who does not hold a certification in the relevant treatment or procedure from an accredited training college.
5. any procedure where there has been a reaction to the patch test.
6. any procedure where the client has or may have epilepsy, porphyria, psoriasis, dark moles, tattoos, micropigment eczema, dermatitis, skin tumours, skin cancer, hypopigmentation, or maybe pregnant.
7. any laser, IPL or light treatment where both the operator and the client did not wear protective glasses during the treatment;
8. any **Paramedical Tattoo Procedure**, intradermal **Camouflage Tattoo** (as defined below) service or procedure, any intradermal cheek blush service or procedure, or from the application of 'black henna' tattoo and/or the use administration or application of any product containing paraphenylenediamine (PPD).

For the purposes of this exclusion:

- i. **Paramedical Tattoo Procedure** means a tattoo procedure that is provided on the recommendation of a healthcare professional, including but not limited to micropigmentation and semi-permanent and permanent make up when performed only for medical or clinical purposes.
- ii. **Camouflage Tattoo** means the act or practice of adding colour by making punctures in the skin and inserting pigments to reduce the appearance of imperfections in the skin.

All other terms and conditions of this Policy remain unchanged.

Matthew Davis

Signed on behalf of **Beazley Solutions Ltd**
acting on behalf of:

Beazley Syndicate 2623/623 at Lloyd's

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Data protection short form notice

Your personal information notice

Who we are

We are the insurers identified in the contract of insurance and/or in the certificate of insurance.

The basics

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Other people's details you provide to us

Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

Want more details?

For more information about how we use your personal information please see our full privacy notice(s), which is/are available online on our website(s) or in other formats on request.

Contacting us and your rights

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice(s), please contact us on DPO@beazley.com or the agent or broker that arranged this insurance.

