

Comprehensive insurance treatment cover
for therapists, nail technicians and salon owners



PROFESSIONAL
BEAUTY
DIRECT

Extensive Treatment Cover
from just **£49.50**

Great Value for Money

One of the most
Comprehensive Policies

£2,000,000 Treatment Cover

Telephone Helpline

INDIVIDUAL COVER FORM



Insurance
cover PLUS a
subscription to
Professional Beauty
for just £79.50 a year

Fast, Efficient, Direct!

www.professionalbeauty.co.uk/insurance

Call for a
Quote today on
0844 892 1602



PROFESSIONAL
BEAUTY
DIRECT



**Treatment
Cover for
just £49.50
a year**

Professional Beauty is offering comprehensive insurance cover for qualified individuals. As a therapist, you can be covered for just £49.50 a year and if you are a nail technician the cost falls to just £37.50. Salon owners can also obtain excellent rates to cover the whole of their business.

Professional Beauty Direct has been launched to ensure that everyone working within this exciting growth industry is covered for the treatments they give their clients. So, whether you work on your own or in partnership with others, you can secure comprehensive cover at competitive rates with Professional Beauty Direct.

Unmissable combined insurance and subscription offer

To ensure that not only are your treatments covered but that you are also the first to know all about the latest products, treatments, techniques and news in the industry we are offering you a combined insurance and subscription offer. Take out your insurance cover and a subscription to *Professional Beauty* and save over 9% off the normal combined insurance cover and subscription rate.

Professional Beauty is the UK's leading health and beauty resource. Covering all aspects of your exciting industry, *Professional Beauty* brings you the latest business advice, marketing tips, product news, career updates, salon treatments, spa brands, nail tech know-how and much more.

PROFESSIONAL BEAUTY DIRECT PROVIDES £2,000,000 TREATMENT COVER IN ADDITION TO PUBLIC AND PRODUCTS LIABILITY.

Any individual can have an accident or be negligent when treating a customer. Protection is very important, because no matter how experienced or careful you are, just one slip - and one customer who decides to sue - could bankrupt you or your business. Professional Beauty Direct provides £2,000,000 legal liability cover for accidental injury to customers as a result of your negligence. You could also be held responsible for any injury to your customer or their property and again Professional Beauty Direct provides protection. Cover for products sold includes aromatherapy oils which have been blended by you, so should a customer have an adverse reaction and make a claim, you're covered.

COMPREHENSIVE PROTECTION

Take a look at the list opposite and you'll notice that for £49.50 most treatments are covered. Other schemes will often charge extra for hairdressing or the more complex skin remedies, not Professional Beauty Direct which has been designed to provide peace of mind for working therapists and nail technicians. For added protection Professional Beauty Direct covers you anywhere in the UK wherever you are working be it a salon or on a mobile basis.

AVAILABLE EXTENSIONS

With Professional Beauty Cover there are extensions available for the more specialised treatments at an additional cost. These are shown on the application form. The specialist treatment Advanced Micropigmentation can be considered upon referral. Professional Beauty Direct also gives you the option to insure your property. The cover provided is £3,000 at a very competitive £47.50. Unlike the treatment extensions, which can only be taken with Professional Beauty Cover, this cover is available as an extension of both Beauty Cover and Nails Cover. This cover is a flat sum insured and cannot be increased.

WHY THE COST OF THIS INSURANCE IS SO REASONABLE AT £49.50 (£37.50 for Nail Techs)

In organising the UK's premiere exhibitions and publishing the industry's leading magazines, Professional Beauty has a mission to help the industry become more professional. Our aim is to have as many qualified people insured as possible which is why we offer this great value product.

SALONS

Salon cover is also available, providing cover for the whole of your business including buildings, contents, business interruption and liabilities, again including the treatment cover. If you are interested please call 0844 892 1602 or tick the box by question 5.

SALON COVER ALSO AVAILABLE

To find out more call **0844 892 1602**

SUITABILITY

Emap Ltd is an appointed representative of Towergate Underwriting Group Ltd, operating in its trading name of Towergate Coverex, which is authorised and regulated by the Financial Services Authority for the conduct of general insurance mediation, registration number 313250. Professional Beauty is a trading style of Emap Ltd.

This product meets the demands and needs for public liability protection of a beautician practising any of the treatments listed within this leaflet. You can discuss any problem or query you have by calling 0844 892 1602 and talking to our helpful staff. Please contact us should you wish to see a copy of the policy wording. After you have taken out the policy you will have 14 days to change your mind if you are unhappy with the product, you will be entitled to a full refund. After that please note that the policy is non-refundable and non-transferable.

If you are unsure about any element of cover please contact us on **0844 892 1602**.

SO WHAT ARE YOUR OPTIONS?

Subscription Plus Individual Therapist Cover - all the cover explained above is yours including a subscription to *Professional Beauty* for **£79.50** a year. (£49.50 without subscription)

Subscription to Professional Beauty Plus Nail Technician Cover - If your business is nails, manicure, pedicure and makeup, Professional Beauty Direct can cover you for just **£67.50** a year. (£37.50 without subscription)

The treatments you are covered for:

Professional Beauty Cover

(Includes Professional Nails Cover)

- Acne Clearance by means other than Intense Pulsed Light, Variable Pulsed Light, Light Heat Energy and Laser
- Acupressure
- Alexander Technique
- Alkaline Skin Wash
- Alpha Hydroxy Acid & Beta Hydroxy Acid Treatments
- Amatsu
- Application of False Tanning Products including Airbrush tanning and spray tanning
- Aqua Detox
- Aromatherapy (including blending of aromatherapy oils into base oils for Retail and blending of essential oils into products that the been purchased from a supplier for Retail)
- ATMA
- Audio Sonic
- Bi-Aura
- Bikini Hair Colouring
- Bio Detox
- Bio Skin Jetting
- Bio Skin Smoothing
- Biocell Treatments
- Bleaching of Superfluous Hair
- Body Electrotherapy
- Body Wrapping including Ionithermie
- BotoMask
- Bowen Technique
- Camouflage Treatment
- Cleansing
- Colour Therapy
- Cosmetic Brushing
- Counselling (not Psychotherapy)
- Cranio Sacral Therapy
- Crystal Healing
- Crystal Sound
- Crystal Ki
- Crystal Wand Massage
- Daoyintao
- Deep Tissue Massage
- Depilatory Creams
- Dietary Posture and Nutritional Advice
- 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
- Enerpeel PA
- Endermology
- 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 Shirodhar)
- False Eyelashes
- Flower Remedies
- Food Intolerance, Vitamin & Mineral Deficiency Testing by use of Diagnostic Unit
- Galvanic Body and Facial Treatments
- Glycolic Acid Treatment
- Gly Derm Treatments
- Harturderm Anti-Wrinkle Treatment
- Heat Treatments
- High Frequency Treatments (Direct and Indirect)
- Hydrotherapy
- Individual Exercise, Remedial Exercise
- Infra Red Treatments, including Infra Red Saunas
- Kahuna
- Kaiamea
- Low Intensity Light Treatment
- Lymphatic Drainage Massage
- Manual Treatments for Cellulite and Stretch Marks
- Massage (Ayurvedic
- Body & Face, Baby, Balinese, Body, Chieneitsang, Chinese
- Foot, Facial, Hands Free, Head, Indian Head, Indian Face, Korean Hand, Linn T, Lomi Lomi (Hawaiian), Mongolian Sky Energy, Pinda Sweda, Thai. Thai Compress, Thai Foot, Trager, Tui Na)
- Master Energy Colour Therapy
- Meditation
- Melchizedek Method
- Mesotherapy not involving the use of injection (non invasive)
- Metamorphic Technique
- Microcurrent
- 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
- Microdermabrasion
- NO HANDS Massage
- Oxygen Concentrator - use of
- Oxygen anti-wrinkle treatments
- Oxygen Treatments
- Oxygenating Massage
- Perfume Blending
- Pregnancy Massage
- Quantum Touch
- Radio Frequency Body and Facial Treatments including Non-Ablative Volumetric Skin Tightening Treatments for lines, wrinkles and cellulite
- Raindrop Therapy

- Reflexology
- Reiki
- Rejuvaslim
- Remedial Camouflage
- Sauna/Steam Cabinet or Room
- Shiatsu
- Spinal Touch Therapy
- Seichern 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
- Vibrational Therapy (colour, light, sound)
- Waxing hot, cool, cold, Brazilian and Hollywood

INCLUDING: Hairdressing cover

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

Professional Nails Cover

- Amateur Theatrical Make-up
- Fantasy Make-up
- Make-up - to include the application of
- Manicure
- Nail Art
- Nail Extensions
- Paraffin Wax
- Pedicure



For more copies of this leaflet call 0844 892 1602

CONDITIONS OF INSURANCE:

- 1. The Insured must hold the relevant Certificates and/or Qualifications applicable to the treatments for which cover is required.** Please note where required the Insured must either be registered with, or working within a salon which is registered with the Care Quality Commission and complies with the provisions of the Care Standards Act 2000.
- 2. Sterilisation** - all cut-throat razors or needles shall be brand new or shall be thoroughly sterilised prior to commencing treatment on each and every customer.
- 3. Nail Extensions** - the insured must check that the client is not allergic to acrylics or plastics prior to applying false nails or nail extensions before proceeding with the treatment and must obtain written consent from the parent or guardian of any persons under the age of 14 prior to performing nail extensions.
- 4. AHA and Beta Hydroxy Acid Treatments** - Prior to AHA or Beta Hydroxy Acid or Enerpeel PA or Glycolic or Gly Derm treatments being performed each client will be given full after-care instructions by the Insured and will sign a record card to the effect that the client will carry out the after-care. Maximum concentration of Glycolic or Alpha Hydroxy Acids must not exceed 43% by volume unbuffered /esterified unless agreed in writing.
- 5. Dietary and Nutritional Advice** - the Insured will ensure that the client obtains consent from their General Practitioner prior to commencing a slimming diet under the Insured's advice or instruction.
- 6. Ear Piercing** - only the soft non-cartilaginous part of the earlobe using a system designed to protect the gun instrument from contamination using pre-sterilised ear studs and back clasps. Minors must have parents/guardians written consent.
- 7. Electrical Epilation** - Short Wave Diathermy, Blend, Tweezer and non invasive methods (a disposable needle must be used for each client to be treated and this must be disposed of immediately into a sharps container).
- 8. Eyelash And Eyebrow Tinting** - the Insured must perform a skin test on the client at least 24 hours before applying the eyelash or eyebrow tint to the client for the first time.
- 9. Face Painting** - a parent/guardian or responsible adult must be present to verbally consent to the face painting of a minor. No face painting may be carried out on any minor under the age of three. Only paints which have been specifically formulated as cosmetics for use on the face/body and are EU compliant will be used and adequate precautions will be taken to prevent infection from dirty water & brushes and cross infection from sponges already used on other children.
- 10. Sunbed Equipment** - the Insured must ensure that all clients are given full instructions and that the tanning equipment notice is read and signed by the client each and every time the client uses the facility and a record must be kept.
- 11. Toning Tables, Power Plates and Vibes Plates** - the Insured must take from the client a complete medical history and written consultation prior to use and 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. The manufacturer's instructions must be displayed and will supervise and remain on the premises continuously while the equipment is in use.

CONDITIONS OF INSURANCE – EXTENSIONS:

- A. Low Power Laser Therapy** - for dermatological and chiropody treatments only
- B. Red Veins, Skin Tags, Milia, Warts, Moles and Spider Naevi treatments** - in respect of warts and moles approval must be obtained from the client's own medical practitioner before commencing treatment.
- C. Sclerotherapy By Hypodermic Injection, Mesotherapy By Use Of Injection** - sclerotherapy treatment by hypodermic injection will be performed in accordance with advice from the client's General Practitioner and the Insured has attended an approved training course in Sclerotherapy delivered by an appropriate practitioner. In respect of Mesotherapy the Insured must be trained and qualified to carry out the treatment.
- D. Intense Pulsed Light Hair Removal** - the Insured must be fully trained and qualified to carry out the treatment.
- E. Micropigmentation** - the treatment must be carried out by an operative trained for Eyeliner, Eyebrow Liner and Lip Liner having been trained by an authorised teacher who will have issued the relevant certification. The Insured must perform a skin test on the client before the proposed treatment and if there is an allergic reaction no cover will be provided should a claim from any subsequent treatment. A new sterile needle must be used for each new treatment which will be disposed of immediately after into a sharps container ready for disposal. Cover in respect of Advanced Procedure Tattoo Removal are excluded.
- F. Micro Epidermal Skin Technology, Micro Dermabrasion, Skin Rejuvenation, Photo Rejuvenation and Acne Clearance** - the Insured must be fully trained and qualified in the treatment. Cover in respect of Tattoo Removal and Smart Lipo are excluded.
- G. Property/Equipment All Risks** - £3000 Sum Insured - excess of £50 applies. Excludes Theft or attempt theft from any unattended vehicle unless all doors and windows have been secured and locked and if left unattended overnight is either (a) garaged in a securely locked building or (b) parked in a yard which is fully enclosed and securely closed and locked.
- H. Ear Piercing of Cartillagenous Part Of The Ear** the Insured must be trained and qualified in this treatment and treatment is carried out using one of the following systems: Blomdahl Medical Ear Piercing System, Caress 2000, Coren, Inverness, Medisept, New Calfon Disposable, Perfex, Studex Piercing System, Trips Sterile Guard.
- I. Thermo Auricular Therapy (Hopi Ear Candles)** - the ear candles used incorporate a safety filter.
- J. Sports Massage Therapy** - must be carried out by a person who holds Level 4 or equivalent of the National Qualifications Framework and a pre-treatment questionnaire must be completed by the client prior to treatment being given.

This is a summary of the main conditions from the policy.

For full details please request a copy of the policy by calling 0844 892 1602.