

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 & 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

<ul style="list-style-type: none"> • Aromatherapy • Acupressure • Acupuncture • Aerobics Instructors • Alexander Technique • Allergy Testing • Auricular Detox • Ayurveda • Baby Massage • Bach Flower Remedies • Bowen Technique • Bio-Magnetic Technique • Biofeedback • Crystal Therapy • Colour Therapy • Craniosacral Therapy • Counselling • Cupping • Dowsing for Stress Relief • Exercise Instructors • Electro Crystal Therapy • Psychology • Re-birthing 	<ul style="list-style-type: none"> • Energy Balancing • Equine Massage • Gym Instructors/Personal Trainers • Herbalism • Homeopathy • Hopi Ear Candles • Hypnotherapy • Iridology • Indian Head Massage • Kinesiology • La Stone Therapy • Life Coaching • Lymphatic Drainage • Massage • Mc Timoney Method of Chiropractice • Naturopathy • Nutritional Therapy • On-Site Massage • Pilates
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<ul style="list-style-type: none"> • Reflexology • Relaxation Therapy • Reiki • Rolfing • Shiatsu • Sports Massage • Sports Therapist • Stress Control/Management • Swedish Massage • Thai Chi • Thai Massage • Touch for Health • Yoga 	<p>Beauty Therapies</p> <ul style="list-style-type: none"> • Body Wrapping • Ear Piercing • Electrical Epilation (Electrolysis) • Eyebrow Tinting/Shaping • Eyelash Tinting • Facials inc use of Galvanic Faradic and High Frequency Equipment • Facials Peels (Glycolic under 40 % strength) • False Eyelash application • Hairdressing excluding hair extensions • Manicure • Make Up • Nail Art • Nails Extensions • Pedicure • Qui Gong (Non Contact) • Red Vein Treatments • Sugaring • St Tropez Tan/Spray on tans • Waxing
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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 by interest-free Direct Debit (a significant saving compared to some)
- Subject to criteria, the option to arrange cover on a continuous basis, removing the need to undertake a time consuming renewal process each year.

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

Duration of contract

Policies may be issued on either an annual or a continuous basis - please refer to your schedule. A continuous policy means that cover will continue whilst your Direct Debit payments are kept up to date. Our continuous policies do not require annual renewal.

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 us directly on 0845 213 8899 or contact your insurance adviser if you have one. You will need to provide your Hiscox 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.

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).