Your schedule will show which of the groups of **professional treatments** are covered.

**Beauty Cover group**

- Acoustic Wave Treatment
- Acne Clearance by means other than Intense Pulsed Light, Variable Pulsed Light, Light Heat Energy and Laser
- Acupressure
- Advanced AHA Cosmeceuticals
- Aeroline Air Jet Body Massage
- Alexander Barrie System of Pelvic Correction
- Alexander Technique
- Alkaline Skin Wash
- Alpha Hydroxy Acid & Beta Hydroxy Acid Treatments
- Amatsu
- Angelic Reiki
- Aqua Detox
- Aromatherapy (including blending of aromatherapy oils into base oils for Retail and blending of essential oils into products that have been purchased from a supplier for Retail)
- ATMA
- Audio Sonic
- Authetics
- Auric / Magnetic Healing
- Australian Bush Flower Essence
- Ayurveda
- Baobab Massage
- Bel-Vas-Pata
- Bi-Aura
- Bikini Hair Colouring
- Bio Detox
- Bio Oxygen
- Bio Skin Jetting
- Bio Skin Smoothing
- Biocell Body Treatment
- Bleaching of Superfluous Hair
- Body brushing, body scrubs and masks
- Body Electrotherapy
- BodyTalk
- Body Wrapping including Ionithermie
- BotoMask
- Bowen Technique
- Camouflage Treatment
- Chakra Healing
- Chinese Cupping
- Chroma Clear
- Cleansing
- Cognitive Therapy
- Colonic Massage
- Colour Therapy
- Cosmetic Brushing
- Counselling (not Psychotherapy)
- Cranio Sacral Therapy
- Crystal Healing
- Crystal Sound
- Crystal Ki
- Crystal Wand Massage
- Daoyin Tao
- Deep Tissue Massage
- Depilatory Creams
- Dietary Posture and Advice
- Dry Flotation Tanks
- D-Tox Spa
- 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
- Energy Massage Therapy
- Enerpeel PA
- Endermology
- Enlighten
- 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 Shirodhara
- False Eyelashes
- Flotation Tanks
- Flower Remedies
- Food Intolerance, Vitamin & Mineral Deficiency Testing by use of Diagnostic Unit
- Fruit and Herbal Peels
- Galvanic Body and Facial Treatments
- Glycolic Acid Treatment
- Gly Derm Treatments
- 'Harturderm' Anti-Wrinkle Treatment
- Heat Treatments
- High Frequency Treatments (Direct and Indirect)
- Hopi Ear Candles
- Hot Stone Therapy, Hot Stone Reflexology
- H3O Massage
- Hydrotherapy
- Idebenone Superceuticals
- Individual Exercise, Remedial Exercise
- Infinite Balance
- Infra Red Treatments, including Infra Red Saunas
- Intimate Henna Shapes and Gems
- Intuitive Massage
- Jagua Works
- Kahuna
- Kaiamea
- LED Light Therapy
- Low Intensity Light Treatment
- Lymphatic Drainage Massage
- Magnet Therapy
- Manual Treatments for Cellulite and Stretch Marks
- Massage (Ayurvedic Baobab, Body & Face, Baby, Balinese, Body, Chineirtsang, Chinese Foot, Facial, Hands Free, Head, Hot Stone, Indian Head, Indian Face, Indonesian Traditional, Korean Hand, Lava Shell, Linn T, Lomi Lomi (Hawaiian), Mongolian Hot Oil, Mongolian Sky Energy, Pinda Sweda, Swedish, Thai, Thai Compress, Thai Foot, Trager, Tsuboki Hand, Tui Na)
- Master Energy Colour Therapy
- Meditation
- Floatation Tanks
- Meditation
- Melchizedek Method
- Mesotherapy not involving the use of injection (non invasive)
- Metamorphic Technique
- Microcurrent
- MicroDerma Percussion
- 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
- Myofascial Release Techniques
- NO HANDS Massage
- Omni Healing
- Oxygen Concentrator - use of
- Oxygen anti-wrinkle treatments
- Oxygen Treatments
- Oxygenating Massage
- Oxyjet Star
- Ozone Therapy
- Perfume Blending
- Photopneumatic Therapy
- Photo Spray
- Platinum Detox
- Polarity Therapy
- Pregnancy Massage
- Pressotherapy
- Professional Relaxation Therapy
- Quantum Touch
- Radio Frequency Body and Facial Treatments including Non-Ablative Volumetric Skin Tightening Treatments for lines, wrinkles and cellulite
- Raindrop Therapy
- Reflexology
- Reflexology Vibrational Medicine
- Reiki
- Reiki Drumming
- Rejuvaslim
- Remedial Camouflage
- Remedial Exercise
- Resonance Therapy
- Sauna/Steam Cabinet or Room
- Semi permanent mascara
- Shiatsu
- Shira Dara
- Skin Tech TCA Peels
- Spinal Touch Therapy
- Seichem 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
- Vertical Reflex Therapy (VRT)
- Vibrational Therapy (colour, light, sound)
- Waxing – hot, cool, cold, Brazilian and Hollywood

**Hair cover group**
- Barbearing
- Hair Cutting
- Hair Styling
- Hair Drying
- Hair Colouring
- Permanent Hair Waving
- Perming
- Crimping
- Plaiting
- Extensions (excluding the extensions themselves)
- Yuko Hair Straighteners

**Nails cover group**
- Manicure
- Nail Art
- Nail Extensions
- Paraffin Wax
- Pedicure
- Amateur Theatrical Make-up
- Fantasy Make-up
- Application of False Tanning Products including Airbrush tanning and spray tanning
- Make-up - to include the application of
These conditions of cover apply to all **professional treatments** that **you** undertake.

If **you** are unsure about any of these conditions or whether you need to notify us about any matter please contact **us**.

The following precautions must be complied with whenever **you** carry out **professional treatments**

a. all relevant certificates and or qualifications for the **professional treatments** undertaken are held by **you**

b. all open-blade razors or needles used are
   i. brand new or
   ii thoroughly sterilised prior to starting treatment on each and every customer.

c. all products and equipment utilised when carrying out **professional treatments** will be used in accordance with the manufacturers instructions

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

The following precautions must be complied with whenever **you** carry out the **professional treatments** specified.

1. AHA and BHA treatments

Each time **you** undertake AHA and BHA treatments AHA, Enerpeel PA, Glycolic or Gly Derm prior to commencing treatment **you** must provide each **client** with full after-care instructions. **You** will keep and sign a record card confirming 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 by **us**.

   Alpha Hydroxy Acids (AHA) are defined as
   (a) glycolic acid
   (b) lactic acid
   (c) malic acid
   (d) citric acid
   (e) glycolic acid plus ammonium glycolate
   (f) alpha-hydroxyethanoic acid plus ammonium alpha-hydroxyethanoate
   (g) alpha-hydroxyoctanoic acid
   (h) hydroxycaprylic acid
   (i) mixed fruit acid
   (j) tartaric acid
   (k) tri-alpha hydroxy fruit acids
   (l) triple fruit acid
   (m) sugar cane extract
   (n) alpha hydroxy and botanical complex
   (o) L-alpha hydroxy acid
   (p) glycomer in crosslinked fatty acids alpha nutrium (three AHAs)

Beta Hydroxy Acids (BHA) are defined as
(a) salicylic acid and related substances such as salicylate sodium
(b) salicylate and willow extract  
(c) beta hydroxybutanoic acid  
(d) tropic acid  
(e) triethocanic acid.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

2. Baby massage

Each time you undertake baby massage training you must use a doll when teaching parents/guardians.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

3. Bikini hair colouring

Each time you carry out bikini hair colouring treatments you must perform a sensitivity patch test on the client using the exact substance that is to be applied during the Bikini hair colouring at least 24 hours prior to treating the client for the first time. You will not proceed with the treatment if the results of the test are not satisfactory.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

4. Dietary and nutritional advice

Each time you provide dietary and nutritional advice you must ensure your client obtains consent from their General Practitioner prior to starting a slimming diet under your advice or instruction.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

5. Ear piercing

Each time you undertake ear piercing you will

a) not perform ear piercing other than to the soft non-cartilaginous part of the ear lobe using a system designed to protect the gun instrument from contamination using pre-sterilised ear studs and back clasps.

b) obtain written consent from the parent or guardian of people under the age of 16 prior to performing ear piercing.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

6. Electrical epilation

Each time you carry out electrical epilation you must use a new sterile needle for each client for short wave diathermy. You must then dispose of the needle immediately into a sharps container once treatment is completed.
If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

7. Eyelash and eyebrow tinting including semi-permanent mascara

Each time you undertake eyelash and eyebrow tinting on the client for the first time you must perform a sensitivity patch test on the client using the exact substance that is to be applied during the eyelash or eyebrow tint at least 24 hours before applying that client's eyelash or eyebrow tint. You will not proceed with the treatment if the results of the test are not satisfactory. In respect of semi permanent mascara no sensitivity patch test is required.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

8. Face painting

Each time you undertake face painting you must ensure a parent, guardian or responsible adult is present to consent verbally to the face painting of any minor. No face painting may be carried out on any minor under the age of three years.

You must
a) only use paints which have been specifically formulated as cosmetics for use on the face or body and are EU compliant
b) ensure adequate precautions will be taken to prevent infection from dirty water and brushes and cross infection from sponges already used on other children
c) ensure no painting will be done in close proximity to open wounds, cold sores or other skin conditions.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

9. Microdermabrasion, Skin rejuvenation and Photo rejuvenation

Each time you undertake microdermabrasion, skin rejuvenation and photo rejuvenation you must ensure that this is not by the means of
a) Intense pulsed light
b) iVariable pulsed light
c) Light Heat energy, or Laser

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

10. Nail extensions cover

Each time you whilst undertake nail extensions you must
a) check that the client is not allergic to acrylics or plastics prior to applying false nails or nail extensions and before proceeding with the treatment
b) obtain written consent from the parent or guardian of people under the age of 14 prior to performing nail extensions.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.
11. Pregnancy massage

Each time you undertake pregnancy massage you must

a) have the client’s General Practitioner or Midwife’s consent prior to treatment
b) not massage over the abdomen
c) not carry out treatment during the first trimester (12 weeks)
d) not massage pressure points on both sides of the ankles nor massage the webbing between thumb and index finger.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

12. Sunbed equipment

Each time you provide sunbeds in your salon

a) there must be no more than two sun beds and tancabs within the salon
b) the salon must not be a Sunbed or Tanning salon only

You will ensure that each time clients use sun bed equipment

a) each client is given full instructions
b) each client reads the tanning equipment notice and signs a record to that effect each and every time they use the sun bed equipment.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

13. Toning tables

Each time you provide toning tables in your salon, you must

a) have received training in the use of toning tables, power plates and vibro plates
b) take from the client their medical history and written consultation prior to use
c) 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
d) display the manufacturer’s instructions prominently
e) supervise use of toning tables and remain on the premises continuously while the equipment is in use.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

14. Su-do body art and Henna body art

Each time you undertake su-do body art and henna body art you must

a) perform a sensitivity patch test on the client using the exact substance that is to be applied during the Su-do body art or Henna art treatment at
least 24 hours prior to treating the client for the first time. You will not proceed with the treatment if the results of the test are not satisfactory b) obtain written consent from the parent or guardian of people under the age of 16 prior to performing the treatment.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

15. Harturderm anti wrinkle treatment

Each time you undertake harturderm anti-wrinkle treatment you must use a new sterile needle for each client. You must then dispose the needle immediately into a sharps container once the treatment is completed.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

16. Waxing cover

Each time you undertake waxing you must hold the relevant qualification certificate for the waxing treatment being carried out.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

17. Thai foot massage

Each time you undertake thai foot massage the client must complete a pre-treatment questionnaire prior to commencement of treatment to ensure clients do not
a) have infectious disorders of the feet
b) have severe bruising to the feet
c) are in the first trimester of pregnancy
d) are under the influence of drugs and/or alcohol
e) have a fever or contagious disease

unless approval has been obtained in writing from their General Practitioner to carry out the treatment on clients that
1. have severe circulatory problems such as high or low blood pressure
2. are in the second or third trimester of pregnancy
3. have arthritis of the feet
4. are diabetic
5. have recently suffered haemorrhage or swellings
6. have recently had an operation
7. are receiving medical treatment or have a condition that might be affected by treatment.

A written record is retained by you for inspection by us if a claim arises showing evidence that

I. pre-treatment questionnaires have been completed prior to the commencement of treatment
II. approval from the clients General Practitioner has been obtained where required.
If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

18. Intimate henna, shapes and gems

Each time you undertake treatments involving the application of
a) Freehand henna for intimate waxing for male and female
b) Bikini shapes and gems for male and female
c) Bikini topiary for male and female

You must
a) carry out a patch test at least 48 hours prior to treatment on each new client who wishes to have treatment for the first time and the test must apply to the glue, the tint and the henna. You will not proceed with the treatment if the results of the test are not satisfactory.
b) for the application of pre-designed gems you must ask the client at consultation stage if they are allergic to sticking plasters and the treatment must not proceed if the client confirms they are.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

19. Ear candles

Each time you undertake thermo auricular therapy all ear candles used must incorporate a safety filter.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

Your schedule will show which of the following professional treatments are covered.

A  Low Power Laser Therapy for Dermatological and Chiropody

Each time you undertake Low Power Laser Therapy for Dermatological and Chiropody treatments these must be carried out in accordance with the appropriate treatment protocols.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

B  Advanced Electrolysis, Intense Pulsed Light, Veinwave Thermo-Coagulation and Laser Systems

Each time you undertake
(a) Red Vein Treatment Skin-tags, Warts, Milia and Spider Naevi by shortwave diathermy, Thermo-coagulation, Veinwave and V Beauty, and Red Vein Treatment and Spider Naevi by the Sterex Blend Method

you must ensure approval has been given by the client's own General Practitioner for the removal of warts or moles before commencing these treatments. A written record must be retained by you for inspection by us if a claim arises showing evidence that such approval has been obtained. In the treatment of Blood Spots and Dermatosis Papulosa Nigra you must hold a Sterex Advanced Certificate.

(b) Red Vein Treatment Skin-tags, Warts, Milia and Spider Naevi by Light Heat Energy, Laser or Intense pulsed light

you must carry out these treatments within a salon and you must provide and adhere to appropriate treatment protocols.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

C Sclerotherapy by Hypodermic injection, Mesotherapy by use of injection

Each time you undertake Sclerotherapy by hypodermic injection this treatment must be performed in accordance with advice from the clients General Practitioner and you must have attended an approved training course in Sclerotherapy delivered by an appropriate practitioner. If you undertake Mesotherapy you must be fully trained and qualified to carry out this treatment.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

D Intense pulsed light, Intense flash light, Variable pulsed light or Light heat energy hair removal.

Each time you undertake Intense pulsed light, Intense flash light, Variable pulsed light or Light heat energy hair removal these treatments must be carried out in accordance with the appropriate treatment protocols.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

E Micropigmentation (including body art, but excluding tattoo removal).

If you carry out Micropigmentation you must be trained for Eyeliner, Eyebrow liner and Lip liner and trained by an authorised teacher who will have issued the relevant certification.

(a) You must perform a sensitivity patch test on the client using the exact substance that will be applied during the micropigmentation treatment. This must be carried out at least 24 hours before the proposed micropigmentation treatment and the treatment will not proceed if the
results of the test are not satisfactory. If there is an allergic reaction then we will not be liable for any treatment subsequently carried out.

(b) A consent form must be completed and signed by the client.
(c) You will use a new sterile needle for each new treatment which will be disposed of immediately afterwards into a sharps container.

We will not cover legal liability arising from or caused by advanced procedures, and cover is restricted to Eyeliner, Eyebrow lengthening, Eyebrow filling, Lip liner and Full lip colour.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

F Micro Epidermal Skin technology, Micro Dermabrasion, Skin Rejuvenation, Intense pulsed light, Laser Systems

Each time you undertake Micro Epidermal Skin technology, Micro Dermabrasion, Skin Rejuvenation (including pigmentation of the skin, sun damaged skin, clearing, removal of brown spots and marks), Photo Rejuvenation including acne clearance by use of light heat energy, Intense pulsed light, Omnilux Blue Head or Laser System, Inch loss, Stretch mark and Eye bag reduction by Laser Lipo these treatments must be carried out in accordance with the appropriate treatment protocols.

We will not cover legal liability caused by or arising from for Smart Lipo and tattoo removal.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

G Ear Piercing of the cartilaginous part of the ear and Nose Piercing

Each time you undertake ear piercing of the cartilaginous part of the ear these treatments must be carried out using one of the following systems only: Blomdahl Medical Ear Piercing System, Caress 2000, Coren, Inverness, Medisept, New Caflon Disposable, Perfex, Studex Ear Piercing System, Trips Sterile Guard.

Each time you undertake nose piercing these treatments must be carried out using one of the following systems only: Blomdahl Medical Nose Piercing System, Coren, Inverness, Medisept, Studex System 75,

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

H Sports massage

If you undertake Sports massage you must hold Level 3 of the National Qualifications Framework or equivalent qualification.

You must ensure that the client completes a pre-treatment questionnaire prior to treatment being given which is retained by you and available to us if a claim arises confirming that the treatment given was suitable.
If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

I Advanced Micropigmentation

Each time you undertake Advanced Micropigmentation you must
1. have undertaken formal training for Advanced Procedures with one of the following approved trainers/training schools
   a) Dawn Cragg (London)
   b) Nouveau Contour Ltd
   c) Specialist Make-Up Services Ltd
   d) Natural Enhancements Ltd
   e) Finishing Touches (SPMU) Ltd
2. A consent form must be completed and signed by the client
3. Treatments defined by Advanced Micropigmentation are Aerola Repigmentation, Scar/Disfigurement/Stretch Mark Camouflage, Repigmentation of Vitiligo, Cleft Palate, Multitrepinnic Collagen Actuation and Hair Replacement on the hairline or scalp.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

J Micro-needling

Each time you carry out micro-needling you must ensure

1. any local anaesthetic cream used is not based on nanosomes
2. rollers with needles longer than 1.5mm will not be used
3. each medical roller will
   a) only be used for one customer
   b) be sterilised prior to each use
   c) be discarded after 6 uses
4. sterilisation fluids used to sterilise medical rollers are replaced daily.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.
Advanced Electrolysis – Advanced Cosmetic Procedures

Each time you undertake treatment of the following blemishes you must carry out the treatment using thermolysis (alternating current), shortwave diathermy (alternating current), galvanic (direct current), or blend method (alternation and direct current)

- Dermatosis Papulosa Nigra
- Dilated blood vessels – Red/Thread Veins
- Campbell de Morgans/Cherry Angiomas
- Spider Naevus
- Skin Tags or Papillomas
- Milia
- Seborrhoeic Keratosis
- Common Warts
- Plane Warts
- Verrucas (plantar warts)
- Hairs from moles
- Moles
- Xanthelasma
- Syringoma
- Age Spots
- Sebaceous Cysts
- Sebaceous Naevi
- Sebaceous Hyperplasia
- Molluscum Contagiosum
- Poikiloderma

and you must hold either a Sterex Advanced Cosmetic Procedures Certificate or the British Institute and Association of Electrolysis equivalent

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

L Cryolipo

Each time you undertake cryolipo you must ensure

a. Treatments are carried out using bona fide equipment specifically designed and approved including relevant EN/CE or equivalent.
b. The procedure is carried out in a Salon rather than mobile
c. You warn customers of discomfort during treatment and temporary loss of sensation in the area treated and clients sign to say they have read the warning.
d. Any patient with any type of cold induced disease (such as cold urticarial) must not be treated

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim