

This schedule tells you what is insured with us. It should be read carefully with your policy wording(s) and statement of fact.

Schedule effective date: 07/04/2023

**Insurance details**

|   |  |
|---|--|
| <b>Policy Number:</b>                                     | 1843304/86316  |
| <b>Period of insurance:</b>                               | From 07/04/2023 to 06/04/2024 both days inclusive.   |
| <b>Insured (including trading name where applicable):</b> | Holly Jarrett  |
| <b>Address:</b>   | Miss Holly Jarrett<br>Mr<br>31 Kingfisher Way<br>Ollerton<br>Newark<br>Nottinghamshire<br>NG22 9DW   |
| <b>No of employees/subcontractors:</b>                    | 0  |
| <b>Business:</b>  | Beauty Therapist, Holistic Therapist, Nail Technician, Hairdresser/Barber and Trainer  |
| <b>Business activities:</b>                               | Treatments listed on the treatments list found here:<br><a href="https://www.beautyguild.com/Membership/Treatments-We-Cover">https://www.beautyguild.com/Membership/Treatments-We-Cover</a><br><br>Please note that we may add treatments, although treatments will not be removed from your covered treatments without prior notice (even if they are no longer showing on the live treatments list). |
| <b>Cover extensions:</b>                                  | None   |

**Premium details****Summary****General information**

|                                       |   |
|---------------------------------------|---|
| Underwritten by:                      | Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy   |
| General terms and conditions wording: | 10501 WD-HSP-UK-GPBT-GTC(12) The General terms and conditions apply to the whole of this policy. Any other conditions are shown in the section to which they apply. |
| Property definitions wording:         | 10500 WD-HSP-UK-GPBT-PD(4) Property definitions apply to the Property sections of this policy.  |

**Your covers**

This is a summary of each section of your policy. See each section for cover details.

| Cover  | Insurance amount  | Excess   |
|--|---|--|
| Combined malpractice & public and products liability insurance | £3,000,000 any one claim and<br>£6,000,000 in the aggregate | £0 Malpractice/ Public liability<br>£250 Third party property damage |

**The figures above are in summary only and are not in addition to the amount insured specified against each cover section below.**

**SECTION: COMBINED MALPRACTICE AND PUBLIC AND PRODUCTS LIABILITY INSURANCE**

|   |  |
|---|--|
| <b>Limit of indemnity</b>                       | £3,000,000 any one claim and £6,000,000 in the aggregate   |
| <b>Limit applies to</b>                         | £6,000,000 In the aggregate for all claims, losses and defence costs                                     |
| <b>Excess - Malpractice</b>                     | £0   |
| <b>Excess - Public and products liability</b>   | £100 in respect of Third Party Property Damage only  |
| <b>Excess applies to</b>                        | each and every claim or loss, including defence costs  |
| <b>Jurisdictional Limits</b>                    | United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and Gibraltar |
| <b>Geographical limits</b>                      | United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and Gibraltar |
| <b>Applicable courts</b>                        | United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and Gibraltar |
| <b>Retroactive date - Malpractice only</b>      | 07/04/2023   |
| <b>Claims brought outside applicable courts</b> | Not covered  |

|   |
|---|
| <b>Business activities</b>  |
| Treatments listed on The Guild of Professional Beauty Therapists website under Treatments Covered by Guild Insurance and any other treatments included by endorsement |
| All business activities can be performed by anyone falling within the definition of you   |

| <b>Additional covers</b> (in addition to the overall limit of indemnity stated above)                                 |                           |                         |
|---|---------------------------|-------------------------|
| <b>Cover</b>  | <b>Limit of indemnity</b> | <b>Limit applies to</b> |
| Part 2: Court attendance compensation: in total   | £10,000                   | in the aggregate        |
| Part 2: Court attendance compensation: directors, partners, trustees, committee members, senior managers and officers | £250                      | per person, per day     |
| Part 2: Court attendance compensation: any other employees  | £100                      | per person, per day     |

**Special limits** (included within and not in addition to the overall limit of indemnity stated above)

| Cover                                      | Limit of indemnity                      | Limit applies to                              |
|--|---|---|
| Part 1: Website coverage                   | £3,000,000 any one claim and £6,000,000 | In the aggregate, including all defence costs |
| Part 1: You as a student                   | £3,000,000 any one claim and £6,000,000 | In the aggregate, including all defence costs |
| Part 1: Personal data claims               | £3,000,000 any one claim and £6,000,000 | In the aggregate, including all defence costs |
| Part 1: Breach of confidentiality          | £25,000                                 | In the aggregate, including all defence costs |
| Part 1: Your own losses: loss of documents | £25,000                                 | In the aggregate, including all costs         |
| Part 1: Coronavirus (COVID-19)             | £250,000                                | In the aggregate, including all defence costs |
| Part 1: Malpractice - Animals              | £5,000 per animal                       | in the aggregate, including all defence costs |
| Part 2: Claims against principals          | £3,000,000 any one claim and £6,000,000 | in the aggregate, including all defence costs |
| Part 2: Overseas personal liability        | £3,000,000 any one claim and £6,000,000 | in the aggregate, including all defence costs |
| Part 2: Cross liabilities                  | £3,000,000 any one claim and £6,000,000 | in the aggregate, including all defence costs |
| Part 2: Pollution defence costs            | £100,000                                | in the aggregate, including all defence costs |
| Part 2: Products liability                 | £3,000,000 any one claim and £6,000,000 | in the aggregate, including all defence costs |
| Part 2: Criminal proceeding costs          | £250,000                                | in the aggregate, including all defence costs |

| Section wording          | Insurer                          |
|--------------------------|----------------------------------|
| 21564 WD-TPL-UK-MMPPL(4) | Hiscox Insurance Company Limited |

## Section endorsements

### 6791.0 Amendment of cover: extended notification period

The following is added to **Special definitions for this section**:

#### Extended notification period

A period of three years commencing on the date of the cessation of **your business** as a result of your retirement, maternity or paternity, permanent disability, death or temporary sabbatical.

The following is added to **What is covered, (Part 1 – malpractice)**:

Additional cover, Extended notification period

If at any time during the **extended notification period** any party brings a claim against **you**, or **your** estate or legal representative in the event of your death, as a result of **your business activity** performed before the cessation of **your business**, **we** will indemnify **you** in accordance with the terms and conditions of **Part 1** of this **section**.

The first paragraph of item 1. under **Your obligations, (Part 1 – malpractice)**, If a problem arises, is amended to read as follows:

**We** will not make any payment under **Part 1** unless you notify us promptly of the following within the **extended notification period**:

**You** must provide **us** with written notice of **your** intention to initiate this **extended notification period** within 30

days of **your** retirement, maternity or paternity, permanent disability or temporary sabbatical, or prior to expiry of the **period of Insurance**, whichever is the sooner.

In the event of **your** death, **your** estate or legal representative must provide **us** with written notice of their intention to initiate this **extended notification period** within 6 months of the date of **your** death, or prior to expiry of the **period of Insurance**, whichever is the sooner.

This **extended notification period** is not available if this **policy** is replaced or succeeded by any other policy providing medical malpractice insurance.

The entire premium for this section is considered fully earned at the beginning of the **extended notification period**. **We** will not refund any premium to **you** if **you** cancel the **extended notification period** before it ends or where this **policy** is replaced or succeeded by any other **policy** providing medical malpractice insurance.

The limit of indemnity for the **extended notification period** will be part of and not in addition to the limit of indemnity shown in the schedule.

#### **6796.0 Amendment of cover: patch testing obligation**

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The following is added to **obligations (Part 1 – malpractice)**:

Patch testing

**You** must ensure that:

- a. at least 24 hours prior to:
  - i. the application of false eyelashes;
  - ii. any eyelash or eyebrow tinting;
  - iii. any eyelash perming treatment;
  - iv. the application of any other chemicals to the skin or hair; or
  - v. any treatment where the manufacturer's instructions for the product being used, requires a patch test,

a skin patch test must be performed on:

1. new **clients** to be treated;
2. existing **clients**, where a year has passed since their last patch test; or
3. where the product applied has been changed since **the client's** last treatment of that kind.

The results of each patch test must be recorded in writing on the **client's** records.

**Important information and contact details****Information about us**

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

|                      |  |
|----------------------|--|
| Name                 | Hiscox Underwriting Limited                                  |
| Registered address   | 22 Bishopsgate<br>London<br>EC2N 4BQ<br>United Kingdom       |
| Company registration | Registered in England and Wales number 02372789              |
| Status               | Authorised and regulated by the Financial Conduct Authority. |

**Insurers**

These insurers provide cover as specified in each section of the schedule

|                      |   |
|----------------------|---|
| Name                 | <b>Hiscox Insurance Company Limited</b>   |
| Registered address   | 22 Bishopsgate<br>London<br>EC2N 4BQ<br>United Kingdom  |
| Company registration | Registered in England number 00070234   |
| Status               | Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. |

**Employers' liability:**

**You** must provide **us** with the following information for each entity insured under this section of the **policy**:

1. employer name; and
2. full address of employer including postcode; and
3. HMRC Employer Reference Number (ERN).

If any insured entity does not have an ERN, **you** must provide **us** with one of the following reasons:

- a. the entity has no employees; or
- b. all staff employed earn below the current Pay As You Earn (PAYE) threshold; or
- c. the entity is not registered in England, Wales, Scotland or Northern Ireland.

**You** must inform **us** immediately of any changes to the above information. This information is required by **us** to enable compliance with mandatory regulatory requirements for Employers' liability insurance

**Your policy** details will be added to the Employers Liability Database, managed by the Employers Liability Tracing Office (ELTO). This data will be available for search by registered users as well as individual claimants on a limited basis, who wish to verify the Employers' liability insurer of an employer at a particular point in time.

You can find out more:

- from **your** insurance adviser (if **you** have one); or
- by contacting **us**; or
- at [www.elto.org.uk](http://www.elto.org.uk).

Please note that there will be no refund or additional premium for any transaction which is less than £30 (excluding IPT).

### **Using your personal information**

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at [dataprotectionofficer@hiscox.com](mailto:dataprotectionofficer@hiscox.com).

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at [www.hiscox.co.uk/cookies-privacy](http://www.hiscox.co.uk/cookies-privacy)