

Cosmetic Insurance



CERTIFICATE OF INSURANCE

This Certificate must be read in conjunction with your policy wording in which the full Definitions, Exclusions and Conditions of your policy are detailed.

POLICY DETAILS

Underwritten By	100% Marketform Syndicate 2468
Administered By	Hamilton Fraser Insurance under exclusive contract
Unique Market Reference	B102613MMC101
Certificate Number	CS/014819/RT
Reason for Issue	New Business
Period of Insurance	23/06/2014 - 22/06/2015
Insured Name(s)	Mrs Pauline Sangha
Occupation	Aesthetic Practice
Registration Number	As lodged with Hamilton Fraser Insurance

LLOYD'S INSURANCE

This Insurance is effected with certain Underwriters at Lloyd's, London, through:

HFIS plc T/A Hamilton Fraser Insurance, Kingmaker House, Station Road, New Barnet, Hertfordshire, EN5 1NZ

This Certificate is issued in accordance with the authorisation granted under the Contract No. B102613MMC101 to Hamilton Fraser Insurance by certain Underwriters at Lloyd's, London (the Underwriters) whose syndicate numbers and the proportions underwritten by them can be ascertained from the office of Hamilton Fraser Insurance and in consideration of the premium specified herein, the Underwriters do hereby bind themselves severally and not jointly, each for his own part and not for one another, their executors and administrators to insure in accordance with the terms and conditions described in this Certificate.

Certificate Provisions

All premiums are payable to Hamilton Fraser Insurance at the address stated above in the currency of Pounds Sterling.

All claims are payable by the Underwriters, care of Hamilton Fraser Insurance at the address stated.

This insurance shall be governed by the law of England, whose courts shall have jurisdiction in any dispute arising hereunder, and any summons, notice or process to be served upon the Underwriters for the purpose of instituting any legal proceedings against them in connection with this insurance may be served upon Marketform Managing Agency Limited, 8 Lloyd's Avenue, London EC3N 3EL.

It is expressly understood and agreed by the Insured by accepting this Certificate that Hamilton Fraser Insurance is not one of the Underwriters hereunder and neither is nor shall be in any way or to any extent liable for any loss or claim whatsoever, but the Underwriters hereunder are only those Underwriters whose names can be ascertained in the Contract.

This insurance is made and accepted subject to all the provisions, conditions and warranties set forth herein or in any forms or endorsements attached hereto, all of which are to be considered as incorporated herein and any provisions or conditions appearing in any forms or endorsements attached hereto which alter the Certificate provisions stated above shall supersede such Certificate provisions insofar as they are inconsistent therewith.

This Certificate shall not be assigned either in whole or in part without the written consent of Hamilton Fraser Insurance endorsed hereon.

Wherever the word Policy appears in the Certificate wording, the same shall be deemed to read Certificate.

If you have any complaints concerning your insurance, please contact Hamilton Fraser Insurance.

In witness whereof this Certificate has been signed at the place stated above and on the date specified in the Schedule by:

Signed at 15:57:36 on 23 June 2014

Authorised signatory for Hamilton Fraser Insurance:

Cosmetic Insurance



SECTION 1 - MEDICAL MALPRACTICE INSURANCE

Named Practitioner(s)	See Below
Limit of Indemnity	£5,000,000 any one claim and in the aggregate
Declared Fee Income	£40,000
Retroactive Date	23/06/2014
Basis of Cover	Claims Made

TREATMENTS INSURED

Practitioner Name: Paula Sangha

Capacity: Nurse

Procedure	Treatments
Botulinum Toxin	Botox / Dysport / Vistabel / Xeomin / Azzalure / Bocouture (A)
Dermal Fillers	Belotero (A) Juvederm Ultra Range (A) Restylane / Touch / Perlane / Lipp / Lidocaine (A) Teosyal Global Action/Touch up/First Lines/Deep Lines/Kiss/Ultra Deep/Pure Sense/Redensity (A)

MEDICAL MALPRACTICE EXCESSES

Along side each treatment detailed in the above table is a letter in brackets. The letters represents the excess applicable to each treatment. Excesses are applied to each and every claim including costs and expenses.

Excess Description	Excess Amount
Excess for category A treatments	£0

TRADING LOCATIONS

Anywhere within the UK, Northern Ireland, Isle of Man and Channel Islands.

SPECIFIC CONDITIONS APPLICABLE (IN ADDITION TO YOUR STANDARD WARRANTIES, TERMS AND CONDITIONS)

The following apply in addition to the Standard Policy Terms & Conditions detailed in the enclosed policy wording:

- Cover in respect of all listed treatments is subject to sight of valid training certificates. Proof of training will be required in the event of a claim.
- Cover excludes all genital work absolutely.

Authorised signatory for Hamilton Fraser Insurance:

Cosmetic Insurance



SECTION 2 - THIRD PARTY PUBLIC LIABILITY INSURANCE

Insured Name(s)	Mrs Pauline Sangha
Cover Period	23/06/2014 - 22/06/2015
Limit of Indemnity	£2,000,000 any one claim and in the aggregate
Public Liability Excess	£250 each and every claim
Basis of Cover	Claims Occurred

SECTION 3 - PERSONAL ACCIDENT INSURANCE

Insured Name(s)	Mrs Pauline Sangha
Cover Period	23/06/2014 - 22/06/2015
Accidental Death Limit	£25,000
Permanent Total Disablement	£25,000
Temporary Total Disablement	£250 per week for a maximum of 100 weeks
Personal Accident Excess	£250 each and every claim
Basis of Cover	Claims Occurred

A handwritten signature in black ink, appearing to be 'J. Sangha'.