SALON GOLD

Salon Treatment List
Beauty Salon

Providing you and any employees have relevant qualifications from a recognised and accredited UK training college or company for any treatments being carried out, we will provide indemnity to you in respect of the following treatments listed under your trade category and shown on your Policy Schedule and subject to the additional terms listed against the treatment if applicable

1. **acid peels (AHA/glycolic) up to 40% acid**
   provided that:
   i. You have provided full written aftercare instructions to the client;
   ii. the concentration of Glycolic/Alpha-Hydroxy Acid does not exceed 40%; and
   iii. You have carried out a test for allergic reaction 24 hours prior to commencing any course of acid skin care treatment. Should there be an allergic reaction to the test the treatment should not proceed and any subsequent treatment to the test will not be covered;
2. acupressure;
3. advanced waxing;
4. airbrush tanning;
5. application of false tanning products;
6. aqua detox;
7. aromatherapy;
8. ayurvedic massage;
9. **baby massage**
   provided that:
   You use a doll when teaching the parents/guardians how to carry out baby massage treatment;
10. bamboo massage;
11. **bikini hair colouring**
    provided that:
    You have performed 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 and will not proceed with the treatment if the results of the test are not satisfactory;
12. bleaching of superfluous hair;
13. body wraps;
14. bowen technique;
15. **chinese foot massage**
    provided that:
    a. You do not carry out any treatment on persons that:
       i. have infectious disorders of the feet;
       ii. have severe bruising to the feet;
       iii. are in the first trimester of pregnancy;
       iv. are under the influence of drugs and/or alcohol; or
       v. have a fever or contagious disease; and
    b. You have obtained written approval from their General Practitioner for any Treatments on persons that:
       i. have severe circulatory problems such as high or low blood pressure;
       ii. are in the second or third trimester of pregnancy;

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iii. have arthritis of the feet;
iv. are diabetic;
v. have recently suffered haemorrhage or swellings;
vi. have recently had an operation; or
vii. are receiving medical treatment or have a condition that might be affected by Treatment;

16. craniosacral therapy;
17. crystal healing;
18. detox foot spa;
19. **ear piercing using gun and stud method**
    provided that:
    written parental consent has been obtained for persons under 16 years old
20. **electrolysis (epilation)**
    provided that:
    You use a new sterile needle (which will be disposed of immediately into a sharps container once treatment is completed) for each client;
21. **endermologie**
    provided that:
    a. all equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use; and
    b. full instructions are given to the clients as to the method of safe use of the facilities;
22. **eyebrow treatments including plucking, shaping, tinting, threading, waxing, HD Brows, henna and lamination**
    provided that:
    Where applicable, You have performed a sensitivity patch test on the client, using the exact substance that is to be applied during the treatment at least 24 hours before performing the treatment for the first time and will not proceed with the treatment if the results of the test are not satisfactory;
23. **eyelash treatments including tinting, lifting, perming and applying false eyelashes**
    provided that:
    Where applicable, You have performed a sensitivity patch test on the client, using the exact substance that is to be applied during the treatment at least 24 hours before performing the treatment for the first time and will not proceed with the treatment if the results of the test are not satisfactory;
24. facials including ionisation and steam treatments;
25. **faradic treatments**
    provided that:
    a. all equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use; and
    b. full instructions are given to the clients as to the method of safe use of the facilities;
26. **foot massage**
    provided that:
    a. You do not carry out any treatment on persons that:
        i. have infectious disorders of the feet;

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ii. have severe bruising to the feet;
iii. are in the first trimester of pregnancy;
iv. are under the influence of drugs and/or alcohol; or
v. have a fever or contagious disease;

b. You have obtained written approval from their General Practitioner, for any Treatments on persons that:
i. have severe circulatory problems such as high or low blood pressure;
ii. are in the second or third trimester of pregnancy;
iii. have arthritis of the feet;
iv. are diabetic;
v. have recently suffered haemorrhage or swellings;
vi. have recently had an operation; or
vii. are receiving medical treatment or have a condition that might be affected by Treatment;

27. **galvanic treatments**
provided that:
1. all equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use; and
2. full instructions are given to the clients as to the method of safe use of the facilities;

28. **henna body art**
provided that:
You have obtained written consent from the parent or guardian of persons under the age of 16 years prior to performing the treatment;

29. hopi ear candles;
30. hot stone therapy;
31. indian head massage;
32. infra-red treatments;
33. kinesiology;
34. lava shell massage;
35. lomilomi massage;
36. make up including day, evening, media, stage, fashion and camouflage;
37. manicure;
38. manual lymphatic drainage;
39. massage including balinese, bio-dynamic, body, deep oscillation, facial, hand, hands free, hawaiian, holistic facial, korean hand, mongolian. russian honey, slavic, swedish, thai hand, thai herbal compress, thai tui-na;
40. **micro current**
provided that:
a. all equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use; and
b. full instructions are given to the clients as to the method of safe use of the facilities;
41. Myofascial Release;
42. **nail cutting, shaping, varnishing, nail art, nail extensions, coatings cured using a UV or LED lamp,**
provided that:

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You have checked the client is not allergic to acrylics or plastics prior to application;

43. **non-surgical facelift**

    provided that:

    a. all equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use;
    b. full instructions are given to the clients as to the method of safe use of the facilities; and
    c. We will not cover any treatment involving the use of injections of any kind;

44. oxygen treatments;
45. paraffin wax;
46. pedicure;
47. **pejazzle**

    provided that:

    You only use products which have been specifically formulated for use on the face or body and are compliant with any applicable EU or United Kingdom requirements;

48. **power plates**

    provided that You:

    a. have received training in the use of power plates
    b. take from the client their medical history and undertake a 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 power plates
    d. display prominently the manufacturer's instructions; and
    e. supervise the use of power plates and will remain on the premises continuously while the equipment is in use.

    Cover under this Sub-Section does not include liability in respect of:

    a. dietary advice or instruction; or
    b. errors or omissions or neglects in treatment administered by You or on Your behalf;

49. **pregnancy massage**

    provided that You:

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

50. reflexology;
51. reiki;
52. self-tanning;
53. semi-permanent eyelash extensions;
54. spray tanning;
55. **sports massage**

    provided that:

    the massage is carried out by a person who holds level 3 of the National Qualifications Framework or equivalent qualification and a pre-treatment questionnaire must be completed by the client prior to the treatment being given;

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56. **su-do body art**

    provided that You have:

    a. performed a sensitivity patch test on the client using the exact substance that is to be applied during the Su-do body art treatment at least 24 hours prior to treating the client for the first time and will not proceed with the treatment if the results of the test are not satisfactory; and

    b. obtained written consent from the parent or guardian of persons under the age of 16 years prior to performing the treatment;

57. sugaring;

58. **thai foot massage**

    provided that:

    a. You do not carry out any treatment on persons that

        i. have infectious disorders of the feet;

        ii. have severe bruising to the feet;

        iii. are in the first trimester of pregnancy;

        iv. are under the influence of drugs and/or alcohol; or

        v. have a fever or contagious disease;

    b. You have obtained written approval from their general practitioner, for any treatments on persons that:

        i. have severe circulatory problems such as high or low blood pressure;

        ii. are in the second or third trimester of pregnancy;

        iii. have arthritis of the feet;

        iv. are diabetic;

        v. have recently suffered haemorrhage or swellings;

        vi. have recently had an operation; or

        vii. are receiving medical treatment or have a condition that might be affected by Treatment

59. threading;

60. **toning tables**

    provided that You:

    a. have received training in the use of toning table;

    b. take from the client their medical history and undertake a 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 prominently the manufacturer's instructions; and

    e. supervise use of toning tables and will remain on the premises continuously while the equipment is in use.

    Cover under this Sub-Section does not include liability in respect of

    a. dietary advice or instruction; or

    b. errors or omissions or neglects in treatment administered by You or on Your behalf;

61. tooth jewellery;

62. **ultrasound**

    provided that:

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a. all equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use;

b . full instructions are given to the clients as to the method of safe use of the facilities; and

c. We will not cover ultrasound for medical use;

63. **vacuum suction**

provided that:

a. all equipment is kept under regular supervision by a responsible trained person who must be on the premises continuously while the equipment is in use; and

b. full instructions are given to the clients as to the method of safe use of the facilities

64. **vajazzle**

provided that:

You only use products which have been specifically formulated for use on the face or body and are compliant with any applicable EU or United Kingdom requirements;

65. **vibro plates**

provided that You:

a. have received training in the use of vibro plates;

b. take from the client their medical history and undertake a 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 vibro plates;

d. display prominently the manufacturer's instructions; and

e. supervise use of vibro plates and will remain on the premises continuously while the equipment is in use.

Cover under this Sub-Section does not include liability in respect of

a. dietary advice or instruction; or

b. errors or omissions or neglects in treatment administered by You or on Your behalf; and

66. warm bamboo massage;

67. waxing.

Additional Treatments
(operative if shown on the schedule)

1. **Advanced electrolysis**

including the provision of removal of thread veins, removal of warts, removal of skin tags, removal of milia, removal of mole hairs using advanced electrolysis

provided that:

a. You use a new sterile needle (which will be disposed of immediately into a sharps container once treatment is completed) for each client in respect of short wave diathermy;

b. You have provided full written aftercare to the client; and

c. In respect of the removal of mole hairs a letter of approval must be obtained from the client's doctor;

2. Dermalogica bio surface peel

provided that:

a. the concentration of Lactic Acid does not exceed 18%;

b. the concentration of Salicylic Acid does not exceed 2%; and

c. each customer is tested for an allergic reaction 24 hours prior to commencing any course of Acid Skin Care treatment and will not proceed with the treatment if the results of the test are not satisfactory;

3. **Dermalogica pro power peel**

provided that:

a. such peels only contain the following acids and that the concentration of each acid does not exceed the corresponding amount:
    a. lactic acid 30%;
    b. glycolic acid 30%;
    c. salicylic acid 2%
    d. malic acid 15%; and
    e. mandelic acid 10%;

b. each customer is tested for an allergic reaction 24 hours prior to commencing any course of Acid Skin Care treatment and will not proceed with the treatment if the results of the test are not satisfactory; and

c. signed consent is obtain in line with Dermalogica pro training;

4. **Dermaplaning**

provided that:

a. the treatment is carried out by a therapist qualified to NVQ level 2 or above who has also undertaken training in Dermaplaning;

b. all blades are brand new or are thoroughly sterilised before use and disposed into a sharps container;

c. a pre-treatment consultation is completed with the client and agreed and signed by them including declaration of any contraindications;

d. You have provided full written aftercare instructions to the client; and

e. You do not proceed with the treatment if the client declares any contraindications;

5. Gym equipment

6. **Intense pulsed light (IPL) variable pulse light (VPL), intense flash light (IFL), light heat energy (LHE), advanced fluorescent technology (AFT), lasers**

provided that:

a. all treatments are carried out from a fixed location, there is no cover for machines that are used on a mobile basis;

b. any such treatments are carried out by a Beauty Therapist qualified to NVQ level 3 (or equivalent) or by a qualified medical professional who has also undertaken manufacturer's training for the machine to be used;

c. machines are only used for the following treatments:
    i. Hair Removal;
    ii. Skin Rejuvenation (excluding Port wine Stains and Haemangioma), Red Veins, Pigmentation or Acne; or
    iii. Cellulite or Lipo treatment (excluding Cryolipolysis and Fat Freezing);

d. the treatment is carried out on persons of 18 years and over;

e. a consent form is completed and signed by the client; and

f. You have used any equipment and/or products for the performance of the Treatment in accordance with the manufacturer's instructions including any skin testing requirements;

7. Jacuzzi

8. LED Face Masks

9. Microdermabrasion;

10. **Micro pigmentation/semi-permanent make-up/micro-blading**

provided that:

a. all materials and needles are destroyed or suitably disposed of after use. No materials or needles should be re-used;
b. it has been carried out by an operative trained by an authorised teacher who will have issued the relevant certification. Treatments included are:
   i. Eyeliner;
   ii. Eyebrow Lengthening;
   iii. Eyebrow Liner;
   iv. Eyebrow Filling;
   v. Lip Liner; and
   vi. Full Lip Colour;
c. in the case of Advanced Micro Pigmentation, the Treatment is carried out by an operative trained for Advanced Procedures by an authorised teacher who will have issued the relevant certification. Treatments include are:
   i. Areola Re-pigmentation;
   ii. Scar/Disfigurement/Stretch Mark Camouflage;
   iii. Vitiligo Re-pigmentation;
   iv. Cleft Palate Re-pigmentation;
   v. Hair Replacement Re-pigmentation on the hairline or scalp; and
   vi. Beauty Spots;
d. You must perform a sensitivity patch test on the client using the exact substance that is to be applied during the treatment at least 24 hours before the proposed treatment and will not proceed with the treatment if the results of the test are not satisfactory;
e. You or the person giving the treatment shall at all times strictly adhere to the requirements, standards and procedures laid down by the manufacturer;
f. a consent form has been completed and signed by the client; and
g. you must use a new sterile needle for each new treatment which will be disposed of immediately afterwards into a sharps container.

11. **Micro-needling**

provided that We shall not be liable under this extension if:

a. a local anaesthetic cream is used that is based on nanosomes;
b. the needles used are longer than 1.5mm;
c. each medical apparatus has:
   i. been used on more than one customer;
   ii. not been sterilised before each use; or
   iii. not been discarded after 6 uses; or
d. the sterilisation fluids used to sterilise the medical rollers have not been replace

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12. **Million Dollar Facial**

provided that:

a. the treatment is carried out by a therapist qualified to NVQ Level 2 or above who has also completed training in Million Dollar Facial;
b. any needles which could pierce the skin are brand new for each customer before use;
c. any blades or equipment which could pierce the skin or come into contact with the customer while in use is brand new or are thoroughly sterilised before use;
d. all disposable needles have been disposed of immediately into a sharps container;
e. a pre-treatment consultation is completed with the client and agreed and signed by them including declaration of any contraindications;
f. You have provided full written aftercare instructions to the client;
g. the concentration of Hyaluronic Acid does not exceed 10%;
h. any required pre-treatment patch test has been carried out in line with product and training instructions and that treatment does not proceed if there is an allergic reaction to the test;
i. a local anaesthetic cream is used that is based on nanosomes;
j. the needles used are no longer than 1.5mm;
k. the sterilisation fluids used to sterilise the equipment is replaced between each customer; and
l. if the client declares any contraindications you must not proceed with the treatment.

13. Nose Piercing

14. **Radio frequency/cavitation**

provided that:

a. such treatments are carried out by a therapist qualified to NVQ Level 2 or above who has also undertaken manufacturer's training for the machine to be used;
b. treatment is carried out on persons of 18 years and over;
c. a consent form has been completed and signed by the client; and
d. you have used any equipment or products for the performance of the Treatment in accordance with the manufacturer's instructions including any skin testing requirements;

15. Sauna

16. Steam Bath/Room

17. **Teaching or Training**

provided that:

a. You hold a UK recognised teaching qualification;
b. You hold a UK recognised qualification for any treatments in which you are teaching;
c. all students maintain their own student insurance for any work carried out;
d. You are teaching up to a maximum of 20 students at any one time;

Professional Indemnity Extension

We will indemnify You in respect of damages, costs and expenses which You become legally responsible to pay, as a result of negligence by You in the conduct and carrying out of Your Professional Business of teaching and training, in respect of any claims first made against You during the Period of Insurance.

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For the purposes of this extension, the limit of indemnity, including costs and expenses incurred in the defence and settlement of the claim, shall not exceed £50,000 in the aggregate during the Period of Insurance and You shall be responsible for the first £250 of each and every claim, inclusive of costs and expenses incurred in the defence and settlement of any claim.

This Professional Indemnity extension does not cover any liability directly or indirectly due to:

1. bodily injury, sickness, disease or death sustained by any person or any loss, damage or destruction of property;
2. the manufacture, construction, alteration, repair, servicing, treating of any goods or products sold, supplied or distributed by You or from any business or occupation, other than as stated in the Schedule, even though same may be carried on by You in conjunction with Your Business;

3. bodily injury, sickness, disease or death sustained by any person arising out of and in the course of their employment by You under a contract of service or apprenticeship;
4. any claim made against You as a result of any dishonest, malicious or illegal acts by You or Your employees;
5. the ownership, use, occupation or leasing of property by You or on Your behalf;
6. any claim or circumstance:

a. known to you prior to inception of this Policy or which in Our reasonable opinion ought to have been known to You; or
b. notified by You under any other insurance prior to the inception of this Policy;

7. work in connection with contracts outside the United Kingdom, Northern Ireland, the Irish Republic or Channel Islands;
8. a. loss or destruction of or damage to any property, or resultant or consequential loss;
   b. any legal liability caused by, contributed to by, resulting from or in connection with:
   i. ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
   ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
9. contributed to by, resulting from or in connection with any war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power;
10. libel or slander; or
11. loss of documents

If during the Period of Insurance You become aware of any circumstance which may be likely to give rise to a claim under this extension and You give written notice to Us of such circumstances during the Period of Insurance, any claims which may subsequently be made against You arising out of the circumstances of which notification has been given shall be deemed to be a claim arising during the Period of Insurance whenever such claims shall actually be made.