



Associated Beauty Therapists

Membership Application Form

All communications should be addressed to Associated Beauty Therapists Ltd,
67b High Street, Bidford on Avon, Warwickshire, B50 4AD, telephone number 0845 017 5080
or to The Branch Manager, AXA Insurance UK plc, One Aldgate, London EC3N 1RE.

Associated Beauty Therapists Ltd is authorised and regulated by the Financial Services Authority and has FSA reference number 463052.
The Policy has been arranged through Associated Beauty Therapists Ltd and placed through HSBC Insurance Brokers Ltd
which is authorised and regulated by the Financial Services Authority and has FSA reference number 310240.

Axa Insurance UK plc Registered in England No 78950 Registered Office: 5 Old Broad Street, London, EC2N 1AD
A member of the AXA Group of Companies. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority.
In order to maintain a quality service, telephone calls may be monitored or recorded.

INSURANCE IS **ABOUT** PEACE OF MIND

Who are **ABT** ?

What do you get when you combine over thirty years internal experience with one of the largest insurance companies in the UK (AXA Insurance UK plc), the premier show organiser and publisher (Guild News) and a team of well respected industry professionals?

The answer, a UK based company offering both membership and an insurance solution.; Associated Beauty Therapists. ABT is designed by therapists, for therapists and as you will see from our application form all therapies are covered by our insurance at a fraction of the cost you may be used to.

With ABT you get clear prices for a comprehensive third party liability package and only one form to fill in.

We aim to provide you with an affordable insurance solution which includes cover to work from home, salon or any other safe location:-

- £2 million Public Liability should any accidents occur.
- £2 million Product Liability should there be any reactions to the products you supplied.
- Up to £2 million Treatment Risk Insurance should anything happen while you are performing a treatment.

Does your current policy have this level of cover?

9 Reasons why you should join **ABT**

1. **£2m PUBLIC PRODUCTS & TREATMENT LIABILITY**

2. **GUILD NEWS MAGAZINE FREE SUBSCRIPTION**

The Premier Beauty Trade Magazine issued 12 times a year worth £30

3. **FREE COPY OF THE BEAUTY INDEX**

The Industry's most comprehensive guide for beauty suppliers and training providers worth £20

4. **FREE LISTING ON THE ABT WEBSITE**

The ABT website is a useful resource for members including comprehensive treatment information. Advertise your business for free including your logo and links worth £120 per year

5. **USE OF ABT BRANDED ARTWORK**

To authenticate your professional organisation

6. **FREE STARTER PACK**

including Window Stickers, Badge, Insurance Documentation, Treatment Qualification Certificate and an Advertising Artwork Card

7. **NATIONAL & INTERNATIONAL REPRESENTATION**

8. **ONGOING SUPPORT & HELPLINE**

Dedicated local rate telephone number for all your questions and queries

9. **REGIONAL CPD**

(Continual Professional Development)

Including training courses to assist in enhancing current and new skills

INSURANCE IS **ABOUT** PEACE OF MIND



ABT

Summary of Cover

This commercial insurance is designed to meet the demands and needs of professionals in the fields of beauty therapy, hairdressing, complementary therapies and nails by providing Public Liability, Product Liability and Treatment Liability cover.

Local Call **0845 017 50 90**
info@**abt**insurance.co.uk

INSURANCE IS **ABOUT** PEACE OF MIND

ABT Summary of Cover

This commercial insurance is designed to meet the demands and needs of professionals in the fields of beauty therapy, hairdressing, complementary therapies and nails by providing Public Liability, Product Liability and Treatment Liability cover.

Detailed below are some of the main aspects of the cover and this should be used as a guide only.

Full details of the terms and conditions are contained in the policy wording, a copy of which is available on request.

The policy is underwritten by AXA Insurance UK plc and is arranged through Associated Beauty Therapists Ltd which is authorised and regulated by the Financial Services Authority and has FSA firm reference number 463052 and is placed through HSBC Insurance Brokers Limited which is authorised and regulated by the Financial Services Authority and has firm reference number 310240.

Cover is available to therapists holding acceptable qualifications in the treatments provided.

Public & Products Liability

Significant Features & Benefits

Public Liability

Covers your legal liability in connection with your business to members of the public for accidental injury or accidental damage to material property. The limit of indemnity is £2m any one incident

Products Liability

Covers your legal liability in connection with your business to members of the public for accidental injury or accidental damage caused by the products supplied. The limit of indemnity is £2m any one incident and in the aggregate for any one period of insurance.

Contingent Motor Liability

Covers you against liability for the use of motor vehicles in the course of the business not owned or provided by you.

Hairdressers or therapists renting space

Covers you for liability arising out of renting space on your premises to therapists or hairdressers who are not your employees provided that they have public liability cover for at least £2m.

Indemnity to principals and salon owners

Covers you and any principal or salon owner from whom you are providing services.

Significant Exclusions & Limitations

Injury to any employee.

The first £200 for loss or damage to third party property.

Error or omission in advice given or treatment undertaken.

Injury, loss or damage caused by any product used in the treatment or supplied for the aftercare.

Costs involved in recalling any product.

Work in aircraft or at any airport (aircraft access areas only).

Note:

Cover in respect of a therapist whose insurance has been purchased by the salon owner only applies in respect of work undertaken within the salon or whilst engaged solely in salon business.

Insurance has never been so tasty...



Treatment Liability Indemnity

Significant Features & Benefits

Sub Section A provides cover for injury or loss or damage to material property occurring during the policy period, the limit of indemnity is £2 million any one loss.

Sub Section B provides cover for injury or loss or damage for claims first made in writing during the policy period. The maximum limit of indemnity is £500,000 any one claim and in total during the policy period. A lower limit of £250,000 any one claim applies in respect of losses relating to use of ultra violet equipment e.g. sun beds.

Indemnity to principals and salon owners – covers you and any principal or salon owner from whom you are providing services..

Significant Exclusions & Limitations

Injury to any employee.

The first £200 for loss or damage to third party property.

Treatment given by any person under the age of 16 or by any person who is not qualified in the treatment being given.

Treatment of the eyeball or conjunctiva, veins, removal of warts or moles, ingestion of aromatherapy oils.

The use of chemical skin peeling products, although cover can be arranged for some types.

It is a requirement that protective sheeting is placed on the floor whenever work is carried out in a clients home.

Clients who have medical conditions that might be affected by the treatment cannot be treated without the written permission of the client's own doctor.

Therapists must keep complete records of the client and the treatments given, including aftercare advice, for at least 6 years after the last occasion that a treatment was given.

Wherever aftercare is required, written advice regarding such aftercare must be given to each client on every occasion that the treatment is provided.

Specific requirements exist in respect of certain treatments and these are contained in the policy wording, a copy of which is available on request.

Cover under sub section B is restricted to claims occurring after a certain date known as the retroactive date. This would normally be the date cover commenced under the policy and it will be shown on the schedule. This means that claims notified after the inception date of the cover must also relate to treatments that were undertaken after the retroactive date shown on the schedule.

*Almost there
just a little
more to read*

Insurance designed by therapists for therapists...

General Policy Exclusions and Conditions

Application of heat, other than in respect of items normally found in a salon, is excluded.

The insured is required to take reasonable precautions to prevent loss or damage occurring.

Any alterations in the risk must be advised to the Insurer as failure to do so could mean that the policy is invalidated.

Any incident that may give rise to a claim must be notified immediately it occurs and all written correspondence regarding any claim must be forwarded to the insurer without acknowledgement. You must not admit or fault or liability.

The policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure of any material fact. If in any doubt about whether a certain fact is material then this information should be disclosed.

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to your insurance adviser, then claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance. If the complaint is still not resolved, you can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- We have provided you with written confirmation that our internal complaints procedure has been exhausted
- Your business has a turnover of less than £1,000,000

Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of addresses and contact numbers can be found within the Policy Wording.

You and the Company are free to choose the laws applicable to the policy. As the Company is based in England the Company propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.

Other matters

You have a legal right to cancel the policy within the first 14 days of inception if the cover is unsuitable. In this case a refund of premium may be available subject to an overall minimum retained premium of £50. If you cancel after 14 days no premium refund will be made. Please see the policy wording for full details.

AXA Insurance UK plc is a member of the AXA Group. To set up and administer your policy we will hold and use information about you supplied by you. AXA may send it in confidence for processing to other companies in the AXA Group (or companies acting on our instructions) including those located outside the European Economic Area.

You should be aware that Insurers pass information to the Claims and Underwriting Exchange Register run by Insurance Database Services Ltd. This register is used to check information provided and help to prevent fraudulent claims. The register may be searched before insurance is provided to you and if you advise us of an incident the circumstances will be added to the register.

Where you have previously held cover on a claims made basis in respect of any treatments you should consider the purchase of additional retroactive cover in respect of those treatments. This is because any claims that occurred after your last policy expired can not be made against your previous insurance, nor on this one as the loss occurred before the inception date of this cover. Should you cease trading during the policy period or stop undertaking a treatment on a claims made basis you should consider the purchase of run-off cover to protect your interests, as no claims can be made after the policy has been cancelled or the treatment removed from the cover. Speak to ABT if you think that you might need this cover.

Persons employing others are required by law to have Employers Liability cover. Contact HSBC Insurance Brokers Ltd 01444 313245 to arrange a quotation.

It is recommended that cover is purchased to protect the physical assets of the business such as stock, equipment and fixtures and fittings. Contact HSBC Insurance Brokers Ltd 01444 313245 to arrange a quotation.

For all other matters within this proposal please contact **ABT** on 0845 016 50 90.

ABT Membership options

FULL MEMBERSHIP WITH INSURANCE £66.75

Total price broken down into the following parts:- Membership priced at £30.00 and insurance priced at £35.00 plus insurance premium tax of £1.75, making a total insurance price of £36.75. Insurance is compulsory for this category of membership.

Includes full insurance to the levels detailed elsewhere in this document for all of the standard beauty treatments, holistic, complementary therapies and hair dressing (extensions to the policy are listed on the back page). You also receive all of the other membership benefits and cover allows you to work from home, mobile or salon! If you are unsure, give us a call on our local rate number and we will be more than happy to help.

COMPLEMENTARY MEMBERSHIP WITH INSURANCE £58.35

Total price broken down into the following parts:- Membership priced at £30.00 and insurance priced at £27.00 plus insurance premium tax £1.35, making a total insurance price of £28.35. Insurance is compulsory for this category of membership.

Includes full insurance to the levels detailed elsewhere in this document for all of the holistic and complementary therapies only. You also receive all of the other membership benefits and cover allows you to work from home, mobile or salon! If you are unsure, give us a call on our local rate number and we will be more than happy to help.

NAIL TECHNICIAN MEMBERSHIP WITH INSURANCE £40.50

Total price broken down into the following parts:- Membership priced at £30.00 and insurance priced at £10.00 plus insurance premium tax £0.50, making a total insurance price of £10.50. Insurance is compulsory for this category of membership.

Includes full insurance to the levels detailed elsewhere in this document for manicure, pedicure, nail extensions and nail art only. You also receive all of the other membership benefits and cover allows you to work from home, mobile or salon! If you are unsure, give us a call on our local rate number and we will be more than happy to help.

HAIR DRESSING MEMBERSHIP WITH INSURANCE £66.75

Total price broken down into the following parts:- Membership priced at £30.00 and insurance priced at £35.00 plus insurance premium tax £1.75, making a total insurance price of £36.75. Insurance is compulsory for this category of membership.

Includes full insurance to the levels detailed elsewhere in this document for hair shampooing, cutting, styling, drying, colouring, permanent waving, relaxing or straightening and hair extensions only. You also receive all of the other membership benefits and cover allows you to work from home, mobile or salon! If you are unsure, give us a call on our local rate number and we will be more than happy to help.

STUDENT MEMBERSHIP WITH INSURANCE £15.25

Total price broken down into the following parts:- Membership priced at £10.00 and insurance priced at £5.00 plus insurance premium tax £0.25, making a total insurance price of £5.25. Insurance is compulsory for this category of membership.

Includes Insurance cover that is only available in respect of supervised case studies. Each college must write to ABT in respect of each student detailing the range of treatments that are covered by the supervised case studies. ABT must confirm that the treatments and case studies are acceptable and each student's membership must detail the treatments involved in the case studies. The student must be supervised at all times by an appropriately Qualified person. Student cover is not available in respect of any of the treatments detailed under the Optional Extensions, i.e. in respect of any treatment where cover is on a claims made basis.

SALON £Call

Have you got a salon? More than three staff? Special requirements? We can help, improve your level of cover and save you money on our standard rates. Give ABT a call today and start saving!

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CONDITIONS APPLICABLE

Please note that some of the treatments have special conditions attaching to them and a full list of the conditions is detailed below. You should read the conditions detailed below to ensure that you can comply with the requirements before you apply for the insurance. If you are unable to comply with the conditions the insurance provided by the policy will not be suitable for you.

Relaxing or Straightening of Hair

It is a condition precedent to liability that a proprietary brand of straightening solution is used by the Insured.

Nail Extensions

It is a condition precedent to liability that the Insured checks that the client is not allergic to acrylics or plastics before applying false nails or nail extensions.

Eyelash and Eyebrow Tinting

It is a condition precedent to liability that the Insured takes a skin test at least 24 hours before applying an eyelash or eyebrow tint to a client for the first time. Should there be an allergic reaction to the skin test the Company will not be liable for any claim which may arise from eyelash or eyebrow tinting treatment given subsequent to such test.

Piercing of the ear lobe only

It is a condition precedent to liability that

1. the piercing equipment and jewellery is specifically designed by the manufacturer for use on / in the ear lobe
2. the piercing instrument and jewellery inserted into the ear lobe is sterile and complies with the Dangerous Substances and Preparations (Nickel) (Safety) Regulations 2000

Exclusions Applicable to Endorsement No. 4

1. piercees under the age of 16 years unless the parent is present during the procedure and has given written consent to the procedure.
2. piercing undertaken elsewhere than in a hygienic room or area at the Insured's premises unless specifically agreed by the Company

Piercing – Cartilaginous Piercing Only

It is a condition precedent to liability that

1. a consent form is completed and signed by the client stating that
 - a) there are no contra-indications to the Treatment
 - b) written aftercare instructions have been received by the client who will carry them out
 - c) the consent form is retained for at least six years
2. the piercing equipment and jewellery is specifically designed by the manufacturer for the use on / in the area being pierced
3. the piercing instrument and jewellery inserted into the piercing is sterile and complies with the Dangerous Substances and Preparations (Nickel) (Safety) Regulations 2000

Exclusions Applicable to Endorsement No. 5

- i piercees under the age of 16 years
- ii. piercing of the septum tongue and genitalia
- iii piercing undertaken by any person not declared to and accepted by the Company
- iv Piercing undertaken elsewhere than in a hygienic room or area at the Insured's premises unless specifically agreed by the Company

Definition Applicable to Endorsement No. 5

Cartilaginous Piercing means piercing of the cartilaginous rim of the ear only

Use of Tanning Equipment – General

The Limit of Indemnity in respect of use of Tanning Equipment is £250,000 and not as stated in the Schedule

It is a condition precedent to liability that

1. the Insured shall ensure the client reads the warning notice approved by the Company each and every time before the client uses the Tanning Equipment
2. the client signs a consent form stating that they have read and understood the warning and that they are not suffering from any condition likely to be affected by use of the Tanning Equipment
3. the consent form is completed on each and every occasion that the client uses the Tanning Equipment and kept by the Insured for at least six years following the last occasion that the client used the Tanning Equipment
4. Tanning Equipment is used in accordance with Health & Safety Executive Guidance reference IND(G)209 6/96 C100 or any subsequent replacement guidance
5. It is a condition precedent to liability that the Insured is present on the Premises whenever the Premises are open for business and that the Tanning Equipment is used only under the supervision of the Insured



Spray-on Tanning – Standard

It is a condition precedent to liability that

1. written aftercare instructions are provided to each and every client detailing the specific requirements of the manufacturer of the spray tanning lotion regarding exercise following treatment
2. The Insured shall not treat any client who :
 - a is allergic to dihydroxy ~Acetone acetone or liquid latex
 - b is using a topical skin treatment containing Retin-A alphahydroxy acid or hydrocortisone
 - c is likely to be pregnant
 - d has broken or sensitive skin

Exclusion Applicable to Endorsement No. 7

The Company shall not be liable for any claim in respect of loss or damage to material property arising from the use of spray-on tanning

Basic Micropigmentation Advanced Micropigmentation and BodyArt

It is a condition precedent to liability that

1. a consent form is completed and signed by the client stating that:
 - a) the pigment may remain in the skin permanently
 - b) there are no contra-indications to treatment
 - c) written aftercare instructions have been received by the client and that the client agrees to carry them out
 - d) the consent form is retained for at least six years
2. a skin test is taken by the Insured at least 24 hours before the start of each course of treatment. If there is an allergic reaction to the skin test the Company will not be liable for any micropigmentation treatment carried out subsequently
3. the Insured will comply with all Department of Health guidelines and regulations concerning skin piercing sterilisation of equipment and the use of topical anaesthetics
4. the product system and practitioner training have been approved by the Company
5. Treatment of Advanced Micropigmentation subject to Insured having at least one years experience or 100 satisfactory post qualification documented applications of eyeline eyebrow and/or lip line pigmentation

Exclusions Applicable to Endorsement No. 8

1. micropigmentation on persons under the age of 18 years
2. micropigmentation done elsewhere than in a hygienic room or area at the Insured's premises unless specifically agreed by the Company

Definitions Applicable to Endorsement No. 8

Basic Micropigmentation means micropigmentation carried out on the lipline eyebrows and eyeline only

Advanced Micropigmentation means micropigmentation to reconstruct nipples camouflage scar tissue and colour the full lip area

BodyArt means decorative micropigmentation on the body excluding the face neck hands and feet

Sports Massage Therapy

It is a condition precedent to liability that

the Insured does not treat any person who in the knowledge of the Insured is at the time under the care of a Medical Practitioner for a condition likely to be affected by a sports massage therapy without the knowledge and consent of the Medical Practitioner.

Use of Toning Tables

It is a condition precedent to liability that

1. the Insured ensures that all staff supervising the use of the tables have completed the manufacturer's training course
2. the Insured ensures that on every occasion that the tables are used the customer signs a record card stating that they are not suffering from any injury or medical ailment likely to be affected by the use of toning tables and that satisfactory answers to the questions laid down by the manufacturer have been given
3. the manufacturer's instructions are prominently displayed by the toning tables.

Enlighten

It is a condition precedent to liability that

1. a consent form is completed and signed by the client stating that
 - a) there are no contra-indications to the Treatment
 - b) written aftercare instructions have been received by the client and that the client agrees to carry them out
 - c) the consent form is retained for at least six years
2. no Treatment is given to clients with light induced epilepsy light sensitivity porphyria diabetes skin tumours skin cancer hypo/hyperpigmentation who have previously received laser treatment in the area to which light would be applied or who may be pregnant taking photosensitive medication or are under the age of 16 years

Nutrition and Diet Advice

Where dietary advice is given as part of an insured Treatment it is a condition precedent to liability that the Insured instructs the client to obtain the approval of his / her own Medical Practitioner before commencing the diet

Use of Lasers (Class I, II and IIIa only)

It is a condition precedent to liability that

1. on every occasion that laser Treatment is given the Insured ensures that the client signs a consent form stating that there are no contra indications to the Treatment and that the client is aware of the inherent risks involved and the safety precautions which must be adhered to
2. the consent form and Treatment record are kept for at least six years
3. goggles supplied by the manufacturer must be worn by the client and operator while the laser is in use
4. the laser is used only by the persons named in the Schedule
5. no Treatment is undertaken
 - a) using a cluster probe
 - b) on any client who has Fitzpatrick Skin Type VI
 - c) on the eyeball the conjunctiva the eyelid or the periorbita

Intense Pulsed Light(IPL)/Light Heat Energy(LHE)/Class IIIb and Class IV Laser (Laser) for Hair Removal and Skin Rejuvenation

- This endorsement applies to persons operating in England & Wales

It is a condition precedent to liability that

1. a consent form is completed and signed by the client stating that
 - a) there are no contra-indications to the Treatment
 - b) written aftercare instructions have been received by the client and that the client agrees to carry them out
 - c) the consent form and Treatment record is retained for at least six years
2. a patch test is done on each area from which hair is to be removed at least 7 days before the commencement of a course of Treatment Should there be an adverse reaction to the patch test the Company will not be liable for any claim that may arise from IPL/LHE/Laser treatment given subsequent to such test
3. both the operator and the client wear appropriate protective glasses during treatment
4. any product is applied only with single-use disposable spatulas used once only Spatulas that have touched the skin are not allowed contact with the product
5. all parts of the equipment that have been in contact with the body are thoroughly cleaned after each individual Treatment
6. at the time of Treatment the Premises at which the Treatment is carried out is registered with the Commission for Healthcare Audit and Improvement (CHAI), formerly the National Care Standards Commission (NCSC), and complies with the provisions of the Care Standards Act 2000 or any subsequent replacement body or legislation
7. operators are over 18 years old
8. Treatment is undertaken by the persons named in the Schedule
9. there is no targeted Treatment of Telangiectasia Thread Veins Spider Naevi Vascular Lesions or Pigmented Lesions or similar conditions
10. no hair is removed from moles
11. no Treatment is undertaken on any client who:-
 - a. has Fitzpatrick Type VI skin
 - b. has an adverse reaction of any kind to the patch test
 - c. has epilepsy porphyria diabetes psoriasis excema dermatitis skin tumours skin cancer tanned skin or is pregnant
 - d. has dark moles tattoo(s) or micropigment in the area to be treated
 - e. has had aromatherapy or used a self-tanning product in the previous 10 days
 - f. has used Tanning Equipment in the previous 4 weeks
 - g. is taking photosensitive medication
 - h. is under the age of 18 years except



as disclosed to and agreed by the Company

Definitions Applicable to Endorsement No. 14

Skin Rejuvenation means

Laser/Intense Pulsed Light/Light Heat Energy treatment delivering an exclusively thermal interaction in the millisecond (ms) range to the whole face neck and chest area or hands to improve the appearance of photo-aged skin providing benefits for vascular and pigmentary dysfunction fine lines and wrinkles live acne and rosacea

Telangiectasia Thread Veins Spider Naevi Vascular Lesions or Pigmented Lesions means Dilated blood vessels in the deep and superficial dermal plexuses

Intense Pulsed Light(IPL)/Light Heat Energy(LHE)/Class IIIB and Class IV Laser (Laser) for Hair Removal and Skin Rejuvenation - Non Regulated

– This endorsement applies to persons operating in Scotland Isle of Man & other areas not subject to the Care Standards Act 2000 or any subsequent replacement body or legislation

It is a condition precedent to liability that

1. a consent form is completed and signed by the client stating that
 - a) there are no contra-indications to the Treatment
 - b) written aftercare instructions have been received by the client and that the client agrees to carry them out
 - c) the consent form and Treatment record is retained for at least six years
2. a patch test is done on each area from which hair is to be removed at least 7 days before the commencement of a course of Treatment Should there be an adverse reaction to the patch test the Company will not be liable for any claim that may arise from IPL/LHE/Laser treatment given subsequent to such test
3. both the operator and the client wear appropriate protective glasses during treatment
4. any product is applied only with single-use disposable spatulas used once only Spatulas that have touched the skin are not allowed contact with the product
5. all parts of the equipment that have been in contact with the body are thoroughly cleaned after each individual Treatment
6. operators are over 18 years old
7. Treatment is undertaken by the persons named in the Schedule
8. there is no targeted Treatment of Telangiectasia Thread Veins Spider Naevi Vascular Lesions or Pigmented Lesions or similar conditions
9. no hair is removed from moles

10. no Treatment is undertaken on any client who:-
 - a. has Fitzpatrick Type VI skin
 - b. has an adverse reaction of any kind to the patch test
 - c. has epilepsy porphyria diabetes psoriasis excema dermatitis skin tumours skin cancer tanned skin or is pregnant
 - d. has dark moles tattoo(s) or micropigment in the area to be treated
 - e. has had aromatherapy or used a self-tanning product in the previous 10 days
 - f. has used Tanning Equipment in the previous 4 weeks
 - g. is taking photosensitive medication
 - h. is under the age of 18 years except as disclosed to and agreed by the Company

Definitions Applicable to Endorsement No. 15

Skin Rejuvenation means Laser/Intense Pulsed Light/Light Heat Energy treatment delivering an exclusively thermal interaction in the millisecond (ms) range to the whole face neck and chest area or hands to improve the appearance of photo-aged skin providing benefits for vascular and pigmentary dysfunction fine lines and wrinkles live acne and rosacea

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Mehendi

Treatment of Mehendi excludes the use of henna products containing paraphenylene diamine (PPD)

Skin Peeling – Basic Alpha / Beta hydroxy

Notwithstanding exclusion a) xii the policy is extended to include the use of the following alpha hydroxy or beta hydroxy acids for the purposes of skin peeling provided that the concentration of such acids does not exceed 10% unbuffered / esterified or 30% buffered / esterified and with a PH greater than or equal to 3.0 at final formulation
Alpha Hydroxy Acids (AHAs)
 glycolic acid
 lactic acid
 malic acid
 citric acid
 glycolic acid plus ammonium glycolate
 alpha-hydroxyethanoic acid plus ammonium alpha-hydroxyethanoate
 alpha-hydroxyoctanoic acid
 hydroxycaproic acid
 mixed fruit acid
 tartaric acid
 tri-alpha hydroxy fruit acids
 triple fruit acid

sugar cane extract
 alpha hydroxy and botanical complex
 l-alpha hydroxy acid
 glycomer in crosslinked fatty acids
 alpha nutrium (three AHAs)
Beta Hydroxy Acids
 salicylic acid and related substances such as salicylate sodium salicylate and willow extract
 beta hydroxybutanoic acid
 tropic acid
 trethocanic acid

Skin Peeling – Advanced Alpha / Beta hydroxy

Notwithstanding exclusion a) xii the policy is extended to include the use of the following alpha hydroxy or beta hydroxy acids for the purposes of skin peeling provided that the concentration of such acids does not exceed 16% unbuffered / esterified or 40% buffered / esterified and with a PH greater than or equal to 3.0 at final formulation
Alpha Hydroxy Acids (AHAs)
 glycolic acid
 lactic acid
 malic acid
 citric acid
 glycolic acid plus ammonium glycolate
 alpha-hydroxyethanoic acid plus ammonium alpha-hydroxyethanoate
 alpha-hydroxyoctanoic acid
 hydroxycaproic acid
 mixed fruit acid
 tartaric acid
 tri-alpha hydroxy fruit acids
 triple fruit acid
 sugar cane extract
 alpha hydroxy and botanical complex
 l-alpha hydroxy acid
 glycomer in crosslinked fatty acids
 alpha nutrium (three AHAs)
Beta Hydroxy Acids
 salicylic acid and related substances such as salicylate sodium salicylate and willow extract
 beta hydroxybutanoic acid
 tropic acid
 triethocanic acid

Basic Electrolysis / Electrical Epilation

The use of electro-epilation to remove hair from the torso arms legs and face excluding

1. the removal of hair from moles
2. the removal of hair from the pubic region or genitalia
3. the treatment or removal of warts or moles

Advanced Electrolysis – Standard

The use of electro-epilation or short wave diathermy to treat milia telangiectasia spider naevi pedunculated papillomas and haemangioma where shown as Covered on the Schedule excluding

1. the removal of hair from moles
2. the removal of hair from the pubic region or genitalia
3. treatment of any area other than the face in respect of telangiectasia or spider naevi
4. the treatment or removal of warts or moles

Waxing of the Pubic Region or Genitalia

It is a condition precedent to liability that whenever waxing of the pubic region or genitalia is undertaken either

1. a new unused spatula is used for every dip into the wax pot or
2. a fresh pot of wax is used for every client with all unused wax from a treatment being discarded

Waxing

It is a condition precedent to liability that a new unused spatula is used for each and every client

Epil Pro (inc Breast Hairs)

The use of the Epil Pro to remove hair from the torso arms legs and face excluding

1. the removal of hair from moles
2. the removal of hair from the pubic region or genitalia
3. the treatment or removal of warts or moles





Peace of mind



ABT Membership Application Form

We like to start as we mean to go on so,
if you need ANY help with the following form or,
you have questions about **ABT** membership
give us a call and we'll put your mind at rest

Local Call **0845 017 50 90**
info@**abt**insurance.co.uk

INSURANCE IS **ABOUT** PEACE OF MIND

ABT Membership Application

Please complete using **BLOCK CAPITALS**

SURNAME & TITLE (Dr/Mrs/ Miss/Mr)	<input type="text"/>	FAX	<input type="text"/>
FIRST NAME	<input type="text"/>	EMAIL	<input type="text"/>
DATE OF BIRTH	<input type="text"/>	WEBSITE	<input type="text"/>
HOME ADDRESS	<input type="text"/>	BUSINESS NAME	<input type="text"/>
	<input type="text"/>	BUSINESS ADDRESS	<input type="text"/>
	<input type="text"/>		<input type="text"/>
COUNTY	<input type="text"/>		<input type="text"/>
POSTCODE	<input type="text"/>		<input type="text"/>
HOME TEL	<input type="text"/>	COUNTY	<input type="text"/>
WORK TEL	<input type="text"/>	POSTCODE	<input type="text"/>
MOBILE	<input type="text"/>	ADDRESS FOR CORRESPONDENCE (delete as appropriate)	<input type="text"/> HOME / BUSINESS

HOW DID YOU FIND OUT ABOUT **ABT** ? (Please circle, thank you :-)

COLLEGE | TRADE SHOW | ADVERT | DIRECT MAIL | RECOMMENDATION

YOUR Training Qualifications

NAME & ADDRESS OF COLLEGE / SCHOOL

DATES OF TRAINING

QUALIFICATIONS ACHIEVED (eg. NVQ, SVQ etc. Please enclose qualification photocopies)

<input type="text"/>	<input type="checkbox"/>
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<input type="text"/>	<input type="checkbox"/>
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<input type="text"/>	<input type="checkbox"/>
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<input type="text"/>	<input type="checkbox"/>
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Certificate Enclosed ?

Local Call **0845 017 50 90** or visit www.abtinsurance.co.uk

Associated Beauty Therapists Limited. 67b High Street, Bidford on Avon, Warwickshire, United Kingdom B50 4AD

List of treatments available to **ABT** members

Below are lists of treatments that can be covered under the policy, such cover is only available where acceptable qualifications are held

Please Tick Treatments offered & supply certificate of qualification acceptable by ABT

List 1 Applicable to Full Beauty Therapy Members Only

- | | | |
|--|--|---|
| <input type="checkbox"/> Acupressure | <input type="checkbox"/> Face and Body Painting | <input type="checkbox"/> Microdermabrasion |
| <input type="checkbox"/> Alexander Technique | <input type="checkbox"/> Face Masks | <input type="checkbox"/> Nail Art |
| <input type="checkbox"/> Alkaline Skin Wash | <input type="checkbox"/> Facial Electrotherapy * | <input type="checkbox"/> Nail Extensions |
| <input type="checkbox"/> Aromatherapy and Blending Essential Oils for Retail | <input type="checkbox"/> Facial Massage | <input type="checkbox"/> Nutrition and Diet Advice given in connection with a Treatment |
| <input type="checkbox"/> Ayurvedic Facials and Body Massage | <input type="checkbox"/> Facial Scrub | <input type="checkbox"/> Oxygen Facials – excluding direct inhalation |
| <input type="checkbox"/> Baby Massage Instruction | <input type="checkbox"/> False Eyelashes, excluding semi-permanent lashes | <input type="checkbox"/> Paraffin Wax Treatments |
| <input type="checkbox"/> Barbering, Shaving and Face Massage | <input type="checkbox"/> Faradic Muscle Toning | <input type="checkbox"/> Pedicure |
| <input type="checkbox"/> Bleaching | <input type="checkbox"/> Flower Remedies | <input type="checkbox"/> Post-graduate Massage |
| <input type="checkbox"/> Blend Epilation | <input type="checkbox"/> Foot Printing | <input type="checkbox"/> Reflexology |
| <input type="checkbox"/> Body Electrotherapy * | <input type="checkbox"/> Fruit Acids | <input type="checkbox"/> Reiki |
| <input type="checkbox"/> Body Massage | <input type="checkbox"/> Galvanic Facial | <input type="checkbox"/> Remedial Camouflage |
| <input type="checkbox"/> Body Warming | <input type="checkbox"/> Galvanic Cellulite Treatment | <input type="checkbox"/> Sauna |
| <input type="checkbox"/> Body Wraps | <input type="checkbox"/> Group Exercise | <input type="checkbox"/> Self-Tanning Treatments |
| <input type="checkbox"/> Bowen Technique | <input type="checkbox"/> Hair shampooing cutting styling drying colouring, permanent waving relaxing or straightening and hair extensions only | <input type="checkbox"/> Shiatsu |
| <input type="checkbox"/> Bust Treatments | <input type="checkbox"/> Hopi Ear Candles - Bio Sun only | <input type="checkbox"/> Skin Peeling – basic Alpha / Beta hydroxy |
| <input type="checkbox"/> CACI Futuretec | <input type="checkbox"/> Hydrotherapy | <input type="checkbox"/> Sound Wave Slimming and Toning |
| <input type="checkbox"/> Cleansing | <input type="checkbox"/> Indian Head Massage | <input type="checkbox"/> Spa Treatments |
| <input type="checkbox"/> Colour Therapy | <input type="checkbox"/> Individual Exercise | <input type="checkbox"/> Sports Massage |
| <input type="checkbox"/> Cranial-Sacral Therapy | <input type="checkbox"/> Infra Red | <input type="checkbox"/> Spray on Tanning |
| <input type="checkbox"/> Crystal Therapy | <input type="checkbox"/> Kinesiology | <input type="checkbox"/> Stone Therapy |
| <input type="checkbox"/> Depilatory Creams | <input type="checkbox"/> Light Therapy | <input type="checkbox"/> Steaming |
| <input type="checkbox"/> Ear Piercing - Lobe Only | <input type="checkbox"/> Lymphatic Drainage - Face and Body | <input type="checkbox"/> Steam Cabinets/Room |
| <input type="checkbox"/> Electrical Epilation - Diathermy, Galvanic and Blend | <input type="checkbox"/> Make-up | <input type="checkbox"/> Stress Massage and Management |
| <input type="checkbox"/> Electrical Epilation Probe Tweezer/Probe Free Sound Wave | <input type="checkbox"/> Manicure | <input type="checkbox"/> Sugaring - Strip and Paste |
| <input type="checkbox"/> Electrical Slimming/Toning Treatments | <input type="checkbox"/> Manual Exfoliation | <input type="checkbox"/> Swedish Body Massage |
| <input type="checkbox"/> Electrical Treatment for Skin Improvement | <input type="checkbox"/> Manual Lymphatic Drainage | <input type="checkbox"/> Tai Chi |
| <input type="checkbox"/> Enlighten | <input type="checkbox"/> Manual Treatments for Cellulite | <input type="checkbox"/> Thai Massage (Acupressure) |
| <input type="checkbox"/> Epil Pro | <input type="checkbox"/> Manual Treatments for Skin Improvement | <input type="checkbox"/> Threading |
| <input type="checkbox"/> Exercise | <input type="checkbox"/> Manual Treatments for Stretch Marks | <input type="checkbox"/> Tuina |
| <input type="checkbox"/> Exfoliation Techniques Facial | <input type="checkbox"/> Mechanical Massage | <input type="checkbox"/> Toning Tables |
| <input type="checkbox"/> Eye Treatments – shaping, tinting perming, false eye lashes | <input type="checkbox"/> Mendhi/Henna/Body Art | <input type="checkbox"/> Tooth Decoration |
| <input type="checkbox"/> Eyebrow Shaping | <input type="checkbox"/> Metamorphic Technique | <input type="checkbox"/> Tweezer Epilation |
| <input type="checkbox"/> Eyelash/brow Tinting | <input type="checkbox"/> Micro Epidermal Skin Abrasion | <input type="checkbox"/> Ultrasound on Face and Body |
| <input type="checkbox"/> Eyelash Perming | <input type="checkbox"/> Microcurrent (body) | <input type="checkbox"/> Watsu |
| | <input type="checkbox"/> Microcurrent (face) | <input type="checkbox"/> Waxing - Hot and Warm |

*includes Faradic, Galvanic, Vacuum Suction and High Frequency

List 2 Applicable to Nail Technician Members Only

- Manicure
- Nail Art
- Nail Extensions
- Pedicure

List 3 Applicable to Complimentary Therapist Members Only

- Acupressure
- Alexander Technique
- Aromatherapy and Blending Essential Oils for Retail
- Ayurvedic Facials and Body Massage
- Baby Massage Instruction
- Body Massage
- Bowen Technique
- Colour Therapy
- Cranial-Sacral Therapy
- Crystal Therapy
- Exercise
- Facial Massage
- Flower Remedies
- Foot Printing
- Group Exercise
- Hopi Ear Candles - Bio Sun only
- Hydrotherapy
- Indian Head Massage
- Individual Exercise
- Kinesiology
- Light Therapy
- Mechanical Massage
- Metamorphic Technique
- Post-graduate Massage
- Reflexology
- Reiki
- Shiatsu
- Sports Massage
- Stone Therapy
- Stress Massage and Management
- Swedish Body Massage
- Tai Chi
- Thai Massage (Acupressure)
- Tuina
- Ultrasound on Face and Body
- Watsu

List 4 Applicable to Student Members only whilst supervised at all times by an appropriately Qualified person

- Alkaline Skin Wash
 - Aromatherapy and Blending Essential Oils for Retail
 - Barbering, Shaving and Face Massage
 - Bleaching
 - Blend Epilation
 - Body Electrotherapy *
 - Body Massage
 - Body Warming
 - Body Wraps
 - Bust Treatments
 - Cleansing
 - Depilatory Creams
 - Electrical Epilation - Diathermy, Galvanic and Blend
 - Electrical Epilation Probe Tweezer/Probe Free Sound Wave
 - Electrical Slimming/Toning Treatments
 - Electrical Treatment for Skin Improvement
 - Exfoliation Techniques Facial
 - Eyebrow Shaping
 - Eyelash/brow Tinting
 - Eyelash Perming
 - Face Masks
 - Facial Electrotherapy *
 - Facial Massage
 - Facial Scrub
 - False Eyelashes, excluding semi-permanent lashes
 - Faradic Muscle Toning
 - Galvanic Facial
 - Galvanic Cellulite Treatment
 - Hair shampooing cutting styling drying colouring, permanent waving relaxing or straightening and hair extensions only
 - Hopi Ear Candles - Bio Sun only
 - Hydrotherapy
 - Indian Head Massage
 - Infra Red
 - Lymphatic Drainage - Face and Body
 - Make-up
 - Manicure
 - Manual Exfoliation
 - Manual Lymphatic Drainage
 - Manual Treatments for Cellulite
 - Manual Treatments for Skin Improvement
 - Manual Treatments for Stretch Marks
 - Mechanical Massage
 - Microcurrent (body)
 - Microcurrent (face)
 - Nail Art
 - Nail Extensions
 - Oxygen Facials – excluding direct inhalation
 - Paraffin Wax Treatments
 - Pedicure
 - Remedial Camouflage
 - Self-Tanning Treatments
 - Skin Peeling – basic Alpha / Beta hydroxy
 - Sound Wave Slimming and Toning
 - Spray on Tanning
 - Steaming
 - Sugaring - Strip and Paste
 - Swedish Body Massage
 - Thai Massage (Acupressure)
 - Threading
 - Toning Tables
 - Tooth Decoration
 - Tweezer Epilation
 - Ultrasound on Face and Body
 - Waxing - Hot and Warm
- *includes Faradic, Galvanic, Vacuum Suction and High Frequency

List 5 Treatments Applicable to Section 2 Sub Section B

Applicable to Beauty Therapist Members only who have insured treatments under List 1

- Skin peeling – Advanced Alpha / Beta Hydroxy
- Ear piercing – cartilaginous
- Advanced Electrolysis
- Basic Micropigmentation
- Intense Pulsed Light (IPL) / Light Heat Energy (LHE) or Class IIIb or Class IV Laser hair removal
- Intense Pulsed Light (IPL) / Light Heat Energy (LHE) or Class IIIb or Class IV Laser skin rejuvenation
- Use of Sunbeds - Maximum of 4 in conjunction with other treatments only – excluding tanning only salons

ABT Membership

You have a legal right to cancel the policy within the first 14 days of inception if the cover is unsuitable. In this case a refund of premium may be available subject to an overall minimum retained premium of £50. If you cancel after 14 days no premium refund will be made. Please see the policy wording for full details.

		Tick	Sub-Total
FULL			
MEMBERSHIP WITH INSURANCE	£66.75	<input type="checkbox"/>	<input type="text"/>
<i>Total price broken down into the following parts:- Membership priced at £30.00 and insurance priced at £35.00 plus insurance premium tax £1.75, making a total insurance price of £36.75. Insurance is compulsory for this category of membership.</i>			
COMPLEMENTARY			
MEMBERSHIP WITH INSURANCE	£58.35	<input type="checkbox"/>	<input type="text"/>
<i>Total price broken down into the following parts:- Membership priced at £30.00 and insurance priced at £27.00 plus insurance premium tax £1.35, making a total insurance price of £28.35. Insurance is compulsory for this category of membership.</i>			
NAIL TECHNICIAN			
MEMBERSHIP WITH INSURANCE	£40.50	<input type="checkbox"/>	<input type="text"/>
<i>Total price broken down into the following parts:- Membership priced at £30.00 and insurance priced at £10.00 plus insurance premium tax £0.50, making a total insurance price of £10.50. Insurance is compulsory for this category of membership.</i>			
HAIR DRESSING			
MEMBERSHIP WITH INSURANCE	£66.75	<input type="checkbox"/>	<input type="text"/>
<i>Total price broken down into the following parts:- Membership priced at £30.00 and insurance priced at £35.00 plus insurance premium tax £1.75, making a total insurance price of £36.75. Insurance is compulsory for this category of membership.</i>			
STUDENT			
MEMBERSHIP WITH INSURANCE	£15.25	<input type="checkbox"/>	<input type="text"/>
<i>Total price broken down into the following parts:- Membership priced at £10.00 and insurance priced at £5.00 plus insurance premium tax £0.25, making a total insurance price of £5.25. Insurance is compulsory for this category of membership.</i>			
SALON	£Please Call		
<i>Have you got a salon? More than three staff? Special requirements? We can help, improve your level of cover and save you money on our standard rates. Give ABT a call to day and start saving!</i>			

Optional Extensions

	Premium	IPT*	Total	Tick	Sub-Total
Advanced Skin Peeling	£15.00	£0.75	£15.75	<input type="checkbox"/>	<input type="text"/>
Ear Piercing - Cartilaginous	£25.00	£1.25	£26.25	<input type="checkbox"/>	<input type="text"/>
Advanced Electrolysis					
More than 5 years experience	£45.00	£2.25	£47.25	<input type="checkbox"/>	<input type="text"/>
Less than 5 years experience	£65.00	£3.25	£68.25	<input type="checkbox"/>	<input type="text"/>
Basic Micropigmentation					
More than 3 years experience	£145.00	£7.25	£152.25	<input type="checkbox"/>	<input type="text"/>
Less than 3 years experience	£170.00	£8.50	£178.50	<input type="checkbox"/>	<input type="text"/>
Laser / Intense pulsed Light Hair Removal	£80.00	£4.00	£84.00	<input type="checkbox"/>	<input type="text"/>
Laser / Intense pulsed Light Skin Rejuvenation	£80.00	£4.00	£84.00	<input type="checkbox"/>	<input type="text"/>
Sunbeds	£25.00	£1.25	£26.25	<input type="checkbox"/>	<input type="text"/>
<i>Maximum of 4 in conjunction with other treatments only - no tanning salons</i>					

*IPT is Insurance Premium Tax at 5%

SUB-TOTAL

Information

You must give full and true answers to all questions. If you do not do so, your insurance may not cover you in the event of a claim.

If you answer yes to any of the questions below, please provide full details of all circumstances on an additional piece of paper. All additional information must be signed and dated by each person to whom the information relates

Please circle the answers to the questions below

Please circle the answers to the questions below

- | | |
|--|----------|
| 1. Has any insurer ever cancelled, declined or refused to renew any insurance, or accepted the risk at special terms? | YES / NO |
| 2. Have you had any claims, or incidents which may give rise to a claim under this business or any other business? | YES / NO |
| 3. Have you ever been convicted of or charged (but not yet tried) with a criminal offence other than motoring? | YES / NO |
| 4. Have you or any one engaged in the business ever been declared bankrupt or insolvent or become the subject of any bankruptcy or insolvency proceedings? | YES / NO |
| 5. Do you retail products under your own label? If yes, what is your annual turnover in respect of products | YES / NO |

Annual Turnover £.....

Important Notice & Declaration

- In completing this membership application you must disclose all material facts, i.e. those which an insurer would regard as likely to influence the assessment or acceptance of the risk. Failure to do so could invalidate the insurance. If you are in any doubt as to what facts are material, you should, for your own protection, disclose them.
- I / We declare that to the best of my / our knowledge and belief the information given in this membership application is true in every respect.
- I / We agree that this membership application shall be the basis of the contract between me / us and the insurer and accept AXA's policy applicable to the insurance.
- I / We declare that if anything on this membership application was written by another person, he / she acted as my / our agent for this person.
- I / We confirm that I / We have read and understood this document along with the Insurance Summary of Cover and Terms of Business.
- I / We understand that you will pass the information on this form and about any incident I / We may give details of to IDS Ltd so that they can make it available to other insurers. I / We also understand that, in respect of searches AXA may make in connection with this application or any incident I / We have given details of, IDS Ltd may pass AXA information it has received from other insurers about other incidents involving anyone insured under the policy.

SIGNATURE

DATE

Please send back completed form in envelope enclosed or alternatively,
please call the ABT Team on **0845 017 50 90** or email info@abtinsurance.co.uk

In the case of salon membership please ensure all staff have completed an application form and signed the declaration.

Please make cheques/postal orders payable to ABT LTD. and send to...

Associated Beauty Therapists Ltd. 67b High Street, Bidford on Avon, Warwickshire, United Kingdom B50 4AD Fax: 01789 773575