

# Schedule

Policy Number: 1843304/88494

## Insurance Details

Period of insurance: From 18/08/2017 to 17/08/2018 Both days inclusive  
Underwritten by: Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy  
Payment method: Payment by Broker's Account

## Insured details

Insured: Darren Butler  
Address: Massage Essex, 18 Westbury Road, Brentwood, Essex, CM14 4JR, United Kingdom  
Additional insureds: There are no Additional Insureds on this policy  
Business description: Beauty Therapist, Holistic Therapist, Nail Technician and Trainer  
General terms and conditions wording: 10501 WD-HSP-UK-GPBT-GTC(11)  
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

## Premium Details

Annual Premium: £30.00      Annual Tax: £3.60      Total: £33.60

## Medical Malpractice, Professional Indemnity, Public and Products Liability Combined

Section wording: 10502 WD-HSP-UK-GPBT-CMO(8)  
Insurer: Hiscox Insurance Company Limited  
Limit of indemnity: £3,000,000 / £6,000,000  
Limit applies to: Any one claim / In the aggregate for all claims, losses, and defence costs during the period of insurance  
Excess - Medical Malpractice: nil  
Excess - Public Liability: £100 for damage to third party property  
Excess applies to: Each claim or loss including defence costs  
Geographical limits: European Union  
Applicable courts: United Kingdom and Eire

## Business activities:

Beauty Therapist undertaking activities and treatments listed in BBS75E01. Acceptable Treatments endorsement. Please refer to your Insurance portfolio Policy wording for the Acceptable Treatments Endorsement.

## Endorsements:

Please refer to your Insurance portfolio Policy wording for a full list of policy endorsements. Where an endorsement shows as included below, this endorsement applies to your policy.

BBS75E01 - INCLUDED	Acceptable Treatments endorsement
BBS75E02 - NOT INCLUDED	Laser and IPL treatments endorsement
BBS75E03 - NOT INCLUDED	British Bases overseas endorsement
BBS75E04 - INCLUDED	Sunbed Endorsement
BBS75E05 - NOT INCLUDED	IPL treatments endorsement
BBS75E06 - NOT INCLUDED	Additional Treatments endorsement
BBS75E08 - NOT INCLUDED	Additional Treatments endorsement (new members)
6260.1 - NOT INCLUDED	Student membership
6261.0 - NOT INCLUDED	Additional treatments endorsement: Red Veins Skin Tags Milia Warts Moles
6261.01 - NOT INCLUDED	Additional treatments endorsement: Advanced electrolysis level 2
6394.0 - NOT INCLUDED	Training extension endorsement
6394.1 - NOT INCLUDED	Training extension endorsement (10 students)
6394.2 - NOT INCLUDED	Training extension endorsement (20 students)
6395.0 - NOT INCLUDED	Piercing extension endorsement

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## Employers' Liability - NOT INCLUDED

Section wording: 10503 WD-HSP-UK-GPBT-EL(2)  
Insurer: Hiscox Insurance Company Limited  
Limit of indemnity: NOT INSURED  
Limit applies to: All claims and their defence costs which arise from the same accident or event  
Geographical limits: Worldwide  
Applicable courts: England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

**Special Limits:** (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs: NOT INSURED

Terrorism: NOT INSURED

## Endorsements:

Please refer to your Insurance portfolio Policy wording for a full list of policy endorsements. Where an endorsement shows as included below, this endorsement applies to your policy.

3021.0 Employers liability insurance – mandatory information required - NOT INCLUDED

## Property - Contents - NOT INCLUDED

Section Wording: 10504 WD-HSP-UK-GPBT-PYC(9)  
Insurer: Hiscox Insurance Company Limited  
Premises: No Property Covered

Item description	Excess	Amount Insured
Stock and equipment used in conjunction with the business	£0.00	NOT INSURED

**Special Limits** (included within and not in addition to the overall limit/amount insured above)

Money at your business premises while open for business or in a locked safe £1,000

Money in transit or at any other time £500

Excess applies to: each and every loss

## Endorsements - Applicable to the whole policy

Please refer to your Insurance portfolio Policy wording for a full list of policy endorsements. Where an endorsement shows as Applicable below, this endorsement applies to your policy

Data Protection Act Included

**The General Terms of this policy and the terms, conditions and exclusions of the relevant sections all apply to this schedule except where modified by endorsement, where applicable, as listed in your Insurance portfolio Policy wording.**

## Information about us

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

Name: Hiscox Underwriting Limited  
Registered address: 1 Great St. Helen's, London EC3A 6HX, United Kingdom  
Company registration: Registered in England 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: Hiscox Insurance Company Limited  
Registered address: 1 Great St. Helen's, London EC3A 6HX, United Kingdom  
Company registration: Registered in England number 00070234  
Status: Authorised and regulated by the Financial Conduct Authority and the Prudential regulation Authority