

The following clauses will apply

1. Exclusion 6 is deleted

The indemnity will not apply to legal liability arising out of any physician surgeon or dentist providing medical diagnosis prescription treatment or advice

The Company will indemnify the Insured Person against legal liability in respect of claims for breach of professional duty consequent upon any neglect error or omission in providing treatment or advice in the course of the Business in connection with the following activities:

Activities

A) washing, conditioning, styling, cutting or drying hair

B) dyeing, tinting, bleaching, permanent waving, straightening or other special treatments of the hair or scalp

C) tinting eyelashes and tinting, plucking, waxing or threading eye brows and HD Brows

Excluding any preparation or other goods manufactured or made up to the Insured Person's formula.

2. Qualifications

It is a condition of the Insurance that the Insured Person has

- a) gained qualifications recognised by the Freelance Hair Association for the treatments undertaken and has gained 2 years appropriate experience
- b) has gained qualifications recognised by the Freelance Hair Association and is working towards gaining 2 years' experience and who is undertaking continuous professional development monitored by the Freelance Hair Association.

3. Sterilisation Warranty

It is a condition of this policy that any razor or clipper blades steel combs or any item which could pierce the skin whilst in use must be brand new or thoroughly sterilised

4. Skin Testing

The following procedures should be followed in respect of hair colouring

If a client has exactly the same colour as they have had previously with no change to depth or tone and no irritations then she/he should be tested on a yearly basis.

When a client is a new colour client or is using a different brand or shade a skin allergy test should be carried out 48 hours before the colour application with the shade to be used or the darkest shade from the chosen brand.

Any results must be kept on file for 6 years.

5. Hair Straightening

The Company shall not be liable in respect of the use of any hair straightening product unless the product is proven to have met the European Union Regulations and has Intertek Certification in respect of the contents of the product

6 Hazardous substances

The Company's liability does not apply to legal liability arising out of or in Connection with any treatments that include

- any surgical procedure
- any treatment which introduces a substance into or onto the body or head through breaking piercing or removal of the epidermis
- any use of lasers (other than class 1 lasers) or intensive pulsed light
- the administration, application or dispensing of any substance that is only available on prescription
- the administration, application or supply of any non-proprietary brands
- the administration and application of any corrosive substance
- piercing of the tongue or genitalia
- tattooing or permanent or semi-permanent make up exceeding a life expectancy time of three months
- operation of sunbeds

7 Freelance Hairdressers Stylists and Barbers will be deemed as

- Mobile and will travel to clients homes or premises
- Working from home including a home salon
- Renting a chair in a salon
- Session Stylists including attendance at exhibitions and trade fairs