

Please verify the information in this document. If you wish to make any corrections or changes, please notify us immediately.

Policy Number	Endorsement Number	Broker/Agent Name	Code	Currency
CH070716060933	00000	Direct Account	00056987	GBP

Named Insured(s) and Address
Lynda Mackinnon / Primo Health and Beauty 3 Oakridge Court BingleyBD16 4TA United Kingdom

Premium - Single Payment	
Net Premium:	£54.32
Fees:	£0.00
Total Premium:	£54.32

Treatments and Fields of Practice Insured Under This Policy
Cosmetic Teeth Whitening (Including the use of 'Beyond WhiteSpa' products) - Teeth Whitening (Incl. use of Xenon-Halogen Bleaching Light) - Teeth Whitening [Incl. use of LED (Light-Emitting Diode) Bleaching Light

Premium - 12 Monthly Payments	
Total Charges:	£40.24
Total Premium:	£94.56
Monthly Payment:	£7.88

Policy Period	
Valid From:	17 July, 2009
Until:	16 July, 2010

Once we have accepted your contract and you have made your premium payment, this Certificate of Insurance, along with the Policy Wording, becomes your Insurance Contract.

Chapter 12: Third Party Liability:

Limits per claimant and event: £500,000.00
 Aggregate: £500,000.00
 Limits stated are for Bodily Injury & Property Damage Combined

Chapter 15: Professional Indemnity and E&O Liability:

Limits per claimant and event: £500,000.00
 Aggregate: £500,000.00
 Limits stated are for Bodily Injury & Property Damage Combined

Additional Features Covered When You Buy This Cosmeticians and Hairdressers Liability Insurance:

The Company's liability under this policy is extended to include the Insured liability resulting of the:

- Legal and other claim related expenses.
- Legal defense expenses made for the defense against allegations of abuse, assault and sexual misconduct, up to 10% of the insured Limits of Insurance.
- Legal defense expenses made for the defense against allegations of discrimination, up to 10% of the insured Limits of Insurance.

The Following Excesses/Deductibles Apply:

For each claimant for each claim: £5,000.00
 There is no aggregate sum for excesses/deductibles.

Retroactive Date:

The following Retroactive Date applies to this policy: 0 year(s) prior to commencement date
 It is agreed and declared, that subject to the terms, conditions and declarations contained in the Policy Wording and the application submitted by the insured, the coverage under Chapter 15 (Professional Indemnity & E&O Liability) is extended to cover claims made during the period of insurance which result from occurrences that took place prior to the date of commencement of this policy and after the Retroactive Date stated herein.

