



Complementary and beauty therapist claims factsheet

Past claims examples illustrating how our professional indemnity cover, tailored for beauty therapists, can protect your business and reputation if someone makes a claim against you as a result of a mistake you have made or advice you have given.

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There are many unforeseen circumstances that could mean one of your clients makes a claim against you. Hiscox has been insuring businesses like yours for seven years so we understand the risks you face and can provide a bespoke policy to protect your business and reputation.

Some recent claims we have managed

Incorrect use of equipment

Some time after giving a hot stone massage to a client, our insured received a letter claiming that the client had been burned by the stones through the negligence of our insured who did not check that the stones were at the correct temperature. We settled the claim and asked our insured to change the equipment heating the stones to prevent a repeat occurrence.

Allergic reaction

Our insured carried out an eyelash extension, after which they received a letter alleging that the client had suffered a damaged retina as a result of an allergic reaction to the glue and a failure to apply the lashes correctly. We were able to demonstrate that a patch test had been correctly carried out and therefore the therapist had fulfilled all pre-requisites for treatment. Nonetheless, we worked to resolve the matter and protected our insured's reputation.

Other claims handled

- Massage alleged to have caused slipped disc.
- Waxing leading to skin tears and scarring.
- Nail extensions removed badly leading to damage.
- Make up brushes inadequately washed leading to skin infection.
- Pedicure alleged to cause in-growing toenail.

Other possible claim scenarios

Dishonesty of employees

A salon owner gives responsibility to one of her staff for ordering expensive stock for the salon on an ongoing basis. The staff member correctly orders the required stock and checks it at delivery, but regularly keeps a box to one side to take home and sell. The owner does not realise until the end of year stock-take that a substantial quantity of stock has gone missing. In this instance, we would seek to refund the stock stolen.

Charity work

A beauty therapist is asked by a local primary school to donate a treatment as a prize for the Christmas raffle. The therapist agrees, and gives a voucher for a free massage. After the treatment, the client complains that they suffered a skin reaction to the oils used. Even though no fee was paid for the service, we would seek to defend our insured.

Breach of confidentiality

A celebrity in the throes of divorce approaches our insured and asks for a full make-over; these treatments take a few months, during which time she shares the details of her marriage breakdown with her therapist. The therapist shares this information with a less than scrupulous friend, who approaches a tabloid newspaper that subsequently prints the story. As it is essentially true, it is not defamatory, but there is enough information to identify the beauty therapist as the possible source, and they receive a claim for breach of confidentiality. In this situation, we would seek to reach a financial settlement with the celebrity thereby keeping the therapist out of court and avoiding any resulting poor publicity which might adversely affect her business.

A common-sense approach to claims

Our specialist knowledge extends to our award-winning* claims team, who understand your industry to ensure that you get the best possible service and level of expertise. In the unfortunate event you need to make a claim, they will take a common sense approach to your case and ensure it is handled quickly, efficiently and fairly.

Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority.

*Outstanding Insurer Claims Team of the Year at the Insurance Times Claims Excellence Awards 2013.
Customer Care Award at the British Insurance Awards 2012.