



Hamilton Fraser Cosmetic Insurance – Position on insuring non medics for injectable treatments

There has been much media attention of late regarding the aesthetic sector and the lack of regulation, in particular with regards to ‘non-medics’ being able to access and perform injectable treatments.

It is important that, as the market leader in the provision of commercial malpractice (indemnity) insurance to the aesthetic industry in the UK, we clarify our position in relation to insurance cover for non-medics, particularly beauty therapists, who are operating in the marketplace and providing cosmetic injectable treatments. This statement has been produced in response to a number of incorrect rumours and facts regarding who we supply our insurance to.

Since 1996 when we offered the first specialist insurance coverage for aesthetic practitioners to nurses performing collagen based dermal fillers, we have received numerous enquiries from non-medical practitioners requesting indemnity cover for the provision of cosmetic injectable treatments, primarily soft tissue dermal fillers and botulinum toxins. These enquiries have increased in recent years. We also receive many enquiries from medical practitioners, both existing clients and new entrants to the market, requesting information on whether we offer insurance to beauty therapists.

Our current position is that we do not provide indemnity insurance products to beauty therapists delivering dermal filler or botulinum toxin treatments to the public. Whilst it remains legal for non-medical practitioners to perform dermal filler injections in the UK, based on the current evidence of skillset and training for beauty therapists we continue to take the position that they should not be undertaking these procedures – whether previously insured elsewhere or not. With the aesthetic industry now starting to take a much closer look at standards and qualifications (via bodies such as the Joint Council of Cosmetic Practitioners and other registers) there is now an opportunity to improve patient safety for the better and Hamilton Fraser Cosmetic Insurance remains at the forefront of championing suitably qualified and competent practitioners.

We do, however, provide insurance cover for beauty therapists (subject to a minimum qualification of NVQ Level 3 in general beauty or equivalent) for the provision of treatments such as laser hair removal, general beauty treatments and 3D Lipo as well as public liability and salon insurance for the whole industry.

Like all commercial insurers and insurance suppliers in the UK, we continue to monitor changes in the market and we reserve the right to change our position should further evidence on the suitability of different practitioner types come to light.

For further information about this statement please contact us for discussion on 0800 634 3881 or email on info@cosmetic-insurance.com

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