



**Associated
Beauty Therapists**



UK Insurance and Membership Specialists

Membership Application Form (UK)



All communications should be addressed to Associated Beauty Therapists Ltd, The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Alcester, Warwickshire, B50 4JS, telephone number 01789 773 573. Associated Beauty Therapists Ltd is authorised and regulated by the Financial Conduct Authority and has FCA reference number 463052

Balens Ltd Registered Office: Bridge House, Portland Road, Malvern, WR14 2TA. Tel: 01684 893006 Fax: 01684 891361. Registration Number: 4931050
Authorised and Regulated by the Financial Conduct Authority, Registration Number: 305787

Zurich Insurance plc is authorised by Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Welcome to Associated Beauty Therapists (ABT)

What do you get when you combine over thirty years internal experience with one of the largest insurance companies in the UK (Zurich Insurance plc), the premier show organiser and publisher (Guild News) and a team of well respected industry professionals?

The answer, a UK based company offering both membership and an insurance solution. Associated Beauty Therapists (ABT) is designed by therapists, for therapists.

With ABT you get competitive prices for a comprehensive third party liability package and only one form to fill in.

We aim to provide you with an affordable insurance solution which includes cover to work from home, salon or any other safe location in the UK or temporarily abroad (other than USA or Canada).

- Up to £6 million Professional Treatment Risks Insurance should anything happen that you could be held legally liable for while performing a treatment or acting otherwise in your professional capacity
- £6 million Public Liability should accidental damage or injury be caused to persons or property
- £6 million Product Liability should there be any injury or loss arising from the products you supplied whether to your clients or up to certain limits on a retail basis also

In addition, we give you unlimited defence costs per claim with unlimited number of claims in any one year.

12 Reasons why you should join ABT

- 1. £6 MILLION COMPREHENSIVE PROFESSIONAL & TREATMENT RISK, PUBLIC & PRODUCTS LIABILITY**
- 2a. FREE GUILD NEWS ANNUAL SUBSCRIPTION** (worth £37)
Annual Subscription to the UK's leading beauty magazine available to Beauty Therapist Insurance and Salon Insurance customers only
- 2b. FREE SCRATCH ANNUAL SUBSCRIPTION** (worth £34)
Annual Subscription to the UK's leading nail magazine available to Nails, Tanning & Make-Up insurance customers only
- 3. FREE COPY OF BEAUTY INDEX** (worth £30)
The Industry's most comprehensive guide for beauty suppliers and training providers
- 4. FREE CPD COURSES** (worth £30)
Subsidised regional CPD courses
- 5. FREE ONLINE STARTER PACK**
Includes Insurance Documentation, Treatment Qualification Certificates and Advertising Artwork Card. A hard copy of the starter pack is available on request and also includes Window Stickers and Enamel Badge free of charge (+ £2.99 Postage & Packing).
- 6. USE OF ABT BRANDED ARTWORK**
To authenticate your professional organisation
- 7. NATIONAL & INTERNATIONAL REPRESENTATION**
- 8. ONGOING SUPPORT & HELPLINE**
Dedicated local rate telephone number for all your questions and queries.
- 9. FREE LISTING ON THE ABT WEBSITE**
Free Website Listing to drive personal consumer leads to your salon with our new and innovative system
- 10. Worldwide Cover**
This policy is mobile and will cover you to practice around the world. Main domicile must be in the UK, temporary trips with no time restrictions (excludes USA and Canada)
- 11. VIP Trade Show Entry**
Get tickets and free attendance to Beauty UK and Scottish Beauty worth £20 each.
- 12. Monthly E-Newsletters**
Benefit from savings up to £500. From preferred suppliers



Guild News

scratch

Phone: 01789 773 573 **Web:** www.abtinsurance.co.uk

ABT Membership Options

FULL MEMBERSHIP £69.95

Includes full insurance as explained elsewhere in this document for all of the standard beauty treatments, holistic, complementary therapies and hairdressing. You also receive all of the other membership benefits and cover allows you to work from home, mobile or salon! If you are unsure, give us a call on our local rate number and we will be more than happy to help. Full Membership includes free subscription to Guild News Magazine

COMPLEMENTARY MEMBERSHIP £69.95

Includes full insurance as explained elsewhere in this document for all of the holistic and complementary therapies only. You also receive all of the other membership benefits and cover allows you to work from home, mobile or salon! If you are unsure, give us a call on our local rate number and we will be more than happy to help. **Includes Sports Massage.**

NAILS, TANNING & MAKE-UP £54.95

Includes full insurance as explained elsewhere in this document for manicure, pedicure, nail extensions, nail art, tanning, makeup and eyelash extensions only. You also receive all of the other membership benefits and cover allows you to work from home, mobile or salon! If you are unsure, give us a call on our local rate number and we will be more than happy to help. Nails Membership includes free subscription to Scratch Magazine.

HAIRDRESSING MEMBERSHIP £45.00

Includes full insurance as explained elsewhere in this document for hair shampooing, cutting, styling, drying, colouring, permanent waving, relaxing or straightening and hair extensions only. You also receive all of the other membership benefits and cover allows you to work from home, mobile or salon! If you are unsure, give us a call on our local rate number and we will be more than happy to help.

STUDENT MEMBERSHIP £25.00

In respect of any Treatment or Advice given by any person who is not qualified in the Procedure being undertaken except:

- a) under the direct supervision of a qualified person or
- b) with the specific agreement of the Insurer or
- c) for students' case study work, or for other work prior to qualification being obtained, if deemed ready or competent to do so by their school or tutor providing that:
 - i. students do not practice outside the scope of what they have been taught, and that regular supervision and / or on-going case consultation and review for such case studies is in place
 - ii. students are to declare to any recipient in advance that they are not qualified.
 - iii. students may charge a fee if appropriate, provided this is allowed by the tutor or school in question and that it is a modest amount and evidently lower than an experienced and qualified professional would normally charge

SALON

Have you got a salon? More than three staff? Special requirements? We can help, improve your level of cover and save you money on our standard rates. Give ABT a call today and start saving!

CONTENTS & EQUIPMENT COVER

A Policy for small salons and mobile therapists. Give ABT a call today.

SALON PACKAGE

Packages for large salons upon request. Give ABT a call today.

Please note that all of the above insurance options include administration fees and Insurance Premium Tax (IPT) at 12%.



UK Insurance and Membership Specialists

The following lists of treatments can be covered under the policy, such cover is only available where acceptable qualifications are held

Full Membership Treatments Covered

- > Acupressure
- > Alexander Technique
- > Alkaline Skin Wash
- > Aromatherapy and Blending Essential Oils for Retail
- > Alpha Hydroxy Acids Glycolic Acids less than 10% Unbuffered or less than 30% Buffered
- > Ayurvedic Facials and Body Massage

- > Baby Massage Instruction
- > Barbering, Shaving and Face Massage
- > Bleaching
- > Blend Epilation
- > Body Electrotherapy
- > Body Massage
- > Body Warming
- > Body Wraps
- > Bowen Technique
- > Bust Treatments

- > CACI Futuretec Cleansing
- > Cleansing
- > Colour Therapy
- > Cranial-Sacral Therapy
- > Crystal Therapy

- > Depilatory Creams

- > Ear Piercing - Lobe Only
- > Electrical Epilation - Diathermy, Galvanic and Blend
- > Electrical Epilation Probe / Tweezer
- > Electrical Slimming Toning Treatments
- > Electrical Treatment for Skin Improvement
- > Enlighten
- > Epil Pro
- > Esterified Aromatherapy and Blending Essential Oils for Retail Ayurvedic Facials and Body Massage
- > Exercise
- > Exfoliation Techniques Facial
- > Eye Treatments - Shaping, Tinting, Perming, Eyelash Perming

- > Face and Body Painting
- > Face Masks
- > Facial Electrotherapy
- > Facial Massage
- > Facial Scrub
- > False Eyelashes
- > Faradic Muscle Toning
- > Flower Remedies
- > Foot Printing
- > Free Sound Wave
- > Fruit Acids

- > Galvanic Facial
- > Galvanic Cellulite Treatment
- > Group Exercise

- > Hair Shampooing, Cutting, Styling, Drying, Colouring, Permanent Waving and Hair Extensions only
- > Hopi Ear Candles
- > Hydrotherapy

- > Indian Head Massage
- > Individual Exercise
- > Infra Red

- > Kinesiology

- > Lymphatic Drainage - Face and Body

- > Make-up
- > Manicure
- > Manual Exfoliation
- > Manual Lymphatic Drainage
- > Manual Treatments for Cellulite
- > Manual Treatments for Skin Improvement
- > Manual Treatments for Stretch Marks
- > Massage
- > Mechanical Massage
- > Mendhi/Henna/Body Art
- > Metamorphic Technique
- > Microcurrent (body)
- > Microcurrent (face)
- > Microdermabrasion
- > Micro Epidermal Skin Abrasion

- > Nail Art
- > Nail Extensions
- > Nora Bode Oxyjet
- > Nutrition and Diet Advice given in connection with a Treatment

- > Oxygen Facials - excluding direct inhalation

- > Paraffin Wax Treatments
- > Pedicure

- > Reflexology
- > Reiki
- > Remedial Camouflage

- > Sauna
- > Self-Tanning Treatments
- > Shiatsu
- > Skin Peeling - basic Alpha/Beta hydroxy
- > Sound Wave Slimming and Toning
- > Spa Treatments
- > Sports Massage
- > Spray on Tanning
- > Stone Therapy
- > Steaming
- > Steam Cabinets Room
- > Stress Massage and Management
- > Sugaring - Strip and Paste
- > Sunbed - maximum 1 (in excess of one: additional premium to pay based on number of units)
- > Swedish Body Massage
- > Student Case Studies under supervision and as described in the policy - Students to be named and a certificate will be issued

- > Tai Chi
- > Thai Massage (Acupressure)
- > Threading
- > Tuina
- > Toning Tables
- > Tooth Decoration
- > Tweezer Epilation

- > Watsu
- > Waxing - Hot and Warm

Complementary Treatments Covered

- > Acupressure
- > Alexander Technique
- > Allergy Testing
- > Angel Therapy (Angels of Ascension, Diana Cooper)
- > Anger Management
- > Aromatherapy
- > Aromatherapy and Blending Essential Oils for Retail
- > Aura-Soma
- > Autogenic Therapy
- > Assemblage Point Shifting
- > Ayurvedic Facials and Body Massage
- > Baby Massage Instruction
- > Bach Remedies
- > Bates Vision
- > Bi Aura
- > Bio Energy Therapy
- > Bio Kinetics
- > Bio Magnetic Therapy
- > Bionetics
- > Body Massage
- > Bowen Technique
- > Buteyko
- > Breathing Therapy/Breathing Massage
- > Celloid Mineral Therapy
- > Chi Kung
- > Cognitive Therapy
- > Colour Therapy
- > Cranio Sacral Therapy
- > Creative Writing
- > Crystal Therapy
- > Dowsing for Stress Release
- > Educational Kinesiology
- > Electro acupressure
- > Electro Crystal Therapy/Electro Gem Therapy
- > Emotional Freedom Technique
- > EmoTrance (if qualified in Reiki or Healing)
- > Em Power Therapy
- > Energy Balancing
- > Energy Field Therapy
- > Energy Interference Patterning
- > Enneagram
- > Exercise
- > Facial Massage
- > Feldenkrais Method
- > Foot Printing
- > Group Exercise
- > Herbalism
- > Holistic Retuning
- > Holographic Re-patterning
- > Homoeopathy
- > Hopi Ear Candles
- > Hot/Thermal Stone Massage
- > Human Givens
- > Hydrotherm Massage
- > Hypnotherapy
- > Indian Head Massage
- > Individual Exercise
- > Kairos
- > Kinesiology
- > Kinetic Energy
- > Kirlian/Bio Electrographic
- > Life Coaching (Excluding corporate)
- > Manual Lymph Drainage Category 1 & 2
- > Massage (including deep tissue)
- > Mechanical Massage
- > Meditation & Psychic Awareness (no more than 20% of income)
- > Metamorphic Technique
- > Naturopathy
- > Neuro Linguistic Programming (Not on its own)
- > Nutrition Therapy
- > On Site Massage
- > Phytobiophysics
- > Pilates (Mat Work)
- > Polarity Therapy
- > Post-graduate Massage
- > Provocative Therapy
- > Psychotherapy
- > Radionics (excluding crops, bldg, soil etc.)
- > Reflexology
- > Reichian Therapy
- > Reiki
- > Relaxation Therapy
- > Remedial Therapy
- > Roling
- > Shamanism (Not on its own)
- > Shen Therapy
- > Shiatsu
- > Sound Healing
- > Spiritual Psychotherapy
- > Sports Massage
- > Stress Management
- > Tai Chi (Non Combat)
- > Touch for Health
- > Traditional Chinese Medicine
- > Vitamin & Mineral Therapy
- > Vortex healing
- > Yoga
- > Zero Balancing

Many other treatments included and available. Details available on request.

Nails, Tanning & Make-up Treatments Covered

- > Manicure
- > Pedicure
- > Nail Extensions
- > Nail Art
- > Semi Permanent Eyelashes
- > Day Make-up
- > Evening Make-up
- > Media Make-up
- > Fashion Make-up
- > Application of Tanning Products

Membership Application

PLEASE COMPLETE USING BLOCK CAPITALS

SURNAME & TITLE <small>(Dr/Mrs/Miss/Mr)</small>	FAX
FIRST NAME	EMAIL
DATE OF BIRTH	WEBSITE
HOME ADDRESS	BUSINESS NAME
	BUSINESS ADDRESS
COUNTY	
POSTCODE	
HOME TEL	COUNTY
WORK TEL	POSTCODE
MOBILE	ADDRESS FOR CORRESPONDENCE <small>(delete as appropriate)</small> HOME / BUSINESS

HOW DID YOU FIND OUT ABOUT ABT? (PLEASE CIRCLE) COLLEGE / TRADE SHOW / ADVERT / DIRECT MAIL / RECOMMENDATION

YOUR TRAINING QUALIFICATIONS

NAME & ADDRESS OF COLLEGE / SCHOOL / SALON
DATES OF TRAINING

QUALIFICATIONS ACHIEVED

COLLEGE	DATE	QUALIFICATIONS

You may cancel the policy within the first 14 days of inception and a full refund of the insurance element of your membership package will be issued. Membership is non-refundable. Please refer to our Terms of Business.



UK Insurance and Membership Specialists

Tick

INDIVIDUAL FULL MEMBERSHIP WITH INSURANCE	£69.95	<input type="checkbox"/>	
Includes Free Guild News Annual Subscription worth £37 plus all membership benefits listed on page 2			
ADD ANOTHER SUBSCRIPTION: Include SCRATCH Annual Subscription as well for half price	£17.00	<input type="checkbox"/>	Sub-Total
ADD A FREE HARD COPY OF THE STARTER PACK (+ £5.00 Postage & Packing)	£5.00	<input type="checkbox"/>	<input type="text"/>
INDIVIDUAL NAILS, TANNING & MAKE-UP MEMBERSHIP WITH INSURANCE	£54.95	<input type="checkbox"/>	
Includes Free Scratch Annual Subscription worth £34 plus all membership benefits listed on page 2			
ADD ANOTHER SUBSCRIPTION: Include GUILD NEWS Annual Subscription as well for half price	£18.50	<input type="checkbox"/>	Sub-Total
ADD A FREE HARD COPY OF THE STARTER PACK (+ £5.00 Postage & Packing)	£5.00	<input type="checkbox"/>	<input type="text"/>
INDIVIDUAL COMPLEMENTARY MEMBERSHIP WITH INSURANCE	£69.95	<input type="checkbox"/>	<input type="text"/>
Includes Sports Massage cover plus all membership benefits listed on page 2			
INDIVIDUAL HAIRDRESSING INSURANCE	£45.00	<input type="checkbox"/>	<input type="text"/>
INDIVIDUAL STUDENT MEMBERSHIP WITH INSURANCE	£25.00	<input type="checkbox"/>	<input type="text"/>
SALON	£CALL	<input type="checkbox"/>	<input type="text"/>
Have you got a salon? More than three staff? Special requirements?			
We can help, improve your level or cover and save you money on our standard rates. Give ABT a call today and request our salon form to start savings!			

OPTIONAL EXTENSIONS

Please note, extensions are subject to membership and training requirements / pre-requisites and are subject to endorsements. Please see www.abtinsurance.co.uk for full details.

ADVANCED SKIN PEELS - UP TO 50%	£18.15	<input type="checkbox"/>	<input type="text"/>
ADVANCED PIERCING - NOSE & CARTILAGINIOUS EAR	£30.25	<input type="checkbox"/>	<input type="text"/>
ADVANCED ELECTROLYSIS	£54.45	<input type="checkbox"/>	<input type="text"/>
MICROPIGMENTATION	£192.50	<input type="checkbox"/>	<input type="text"/>
SUNBEDS (MAXIMUM 4)	£30.25	<input type="checkbox"/>	<input type="text"/>
TEACHING AS AN INDIVIDUAL	£23.15	<input type="checkbox"/>	<input type="text"/>
SKIN NEEDLING OR DERMA ROLLERING	£151.25	<input type="checkbox"/>	<input type="text"/>
MICROBLADING	£220.00	<input type="checkbox"/>	<input type="text"/>
CORPORATE TEACHING – UP TO 3 TUTORS	£139.15	<input type="checkbox"/>	<input type="text"/>
CORPORATE TEACHING – UP TO 6 TUTORS	£175.00	<input type="checkbox"/>	<input type="text"/>
MESO VYTAL	£165.00	<input type="checkbox"/>	<input type="text"/>
LASER HAIR REMOVAL	£575.00	<input type="checkbox"/>	<input type="text"/>
LASER SKIN REJUVENATION	£575.00	<input type="checkbox"/>	<input type="text"/>
CRYOPEN	£141.90	<input type="checkbox"/>	<input type="text"/>
LIPOFIRM PRO	£295.00	<input type="checkbox"/>	<input type="text"/>
HIGH INTENSITY FOCUSED ULTRASOUND / LOW LEVEL LED TREATMENTS & RF FOCUSED TREATMENTS	£82.50	<input type="checkbox"/>	<input type="text"/>

Please see www.abtinsurance.co.uk for full details on pre-requisites and endorsements. Prices include IPT (Insurance Premium Tax) at 12% and administration fees.

Membership Application continued



UK Insurance and Membership Specialists

INFORMATION

Please note that the completion and submission of this form does not bind you or us to enter into a contract of insurance. In order to minimise the need for further clarification please answer all questions fully.

You understand that you must make a fair presentation of the risk to us when completing this form and at inception, renewal and whenever you request changes to your policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and must not misrepresent any material facts. A material fact is one which would influence our acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interest to disclose them.

If you do not make a fair presentation of the risk the policy may be avoided, written on different terms or a higher premium may be charged, depending on the circumstances of the failure to present the risk fairly.

If you answer yes to any of the questions below, please provide full details of all circumstances on an additional piece of paper. All additional information must be signed and dated by each person to whom the information relates.

Please circle the answers to the questions below

1. Has any insurer ever cancelled, declined or refused to renew any insurance, or accepted the risk at special terms? YES / NO
2. Have you had any claims, or incidents which may give rise to a claim under this business or any other business? YES / NO
3. Have you ever been convicted of any criminal offence, other than motoring offences or offences that are spent under the Rehabilitation of Offenders Act 1974. Are there any prosecutions pending? YES / NO
4. Have you or any one engaged in the business ever been declared bankrupt or insolvent or become the subject of any bankruptcy or insolvency proceedings? YES / NO
5. Do you retail products either propriety or under your own label? If yes, (what is your annual turnover in respect of products sold) if over £30,000 YES / NO
Annual Turnover of Products sold if over £30,000 £
6. Do you run a school or conduct training? Please state number of students
7. Do you agree going forward to patch test routinely for hair tinting and perming? YES / NO
8. Do you agree to keep client records of any treatments performed (not routine cutting etc.) for up to 7 years as required by the policy? YES / NO

IMPORTANT NOTICE & DECLARATION

- I/we declare that the statement and particulars in this proposal are true and complete. I/we have made a fair presentation of the risk and have not misrepresented or suppressed any material facts after full enquiry of relevant parties within my/our organisation. I/we agree to the contract of insurance being prepared using the information I/we have supplied in this form, along with any associated information I/we have supplied. I/we shall inform you of any material alteration to those facts and/or the information supplied before completion of the contract of insurance.
- I / We accept Zurich Insurance plc.'s policy applicable to the insurance.
- I / We declare that if anything on this membership application was written by another person, he / she acted as my / our agent for this purpose.
- I / We confirm that I / We have read and understood this document along with the Terms of Business, Explanatory Booklet and Policy Summary Documents.
- I / We understand that you will pass the information on this form and about any incident I / We may give details of to Zurich Insurance plc so that they can make it available to other insurers. I / We also understand that, in respect of searches Zurich Insurance plc. may make in connection with this application or any incident I / We have given details that we may pass Zurich Insurance plc. information it has received from other insurers about other incidents involving anyone insured under the policy.

SIGNED

DATE

Please send back completed form in an envelope enclosed along with payment or alternatively, please call the ABT team on 01789 773 573 to pay by credit card or email info@abtinsurance.co.uk

In cases of Salon Membership please ensure that all staff have completed individual application forms and signed the declaration.

Please make cheques/postal orders payable to ABT Ltd and send to... ABT Ltd, The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Alcester, Warwickshire, B50 4JS Fax: 01789 773575

Phone: 01789 773 573 **Web:** www.abtinsurance.co.uk



UK Insurance and Membership Specialists

PREMIUM INFORMATION

As a regulated business we wish to be clear and transparent about the breakdown of your insurance policy arranged through us. The tables below aim to achieve this. As an example, the cost of your insurance premium if you are a therapist whose activities fall under the Individual Full Member would be £32.34. If you wish to add a treatment optional extension of Advanced Skin Peeling it would be £32.34 + £15.00 + £5.68 (IPT) = £53.02

Limit of Liability £6,000,000	Malpractice Premium	IPT (12%)*	Total Insurance Premium Payable	Membership Fee
Individual Full Member	£32.34	£3.88	£36.22	£33.73
Individual Complementary	£34.18	£4.10	£38.28	£31.67
Individual Nails, Tanning & Make-up	£11.63	£1.40	£13.03	£41.92
Individual ABT Hair Policy	£22.05	£2.65	£24.70	£20.30

Optional Extensions	Malpractice Premium	IPT (12%)*	Total Insurance Premium Payable	Admin Fee
Advanced Skin Peeling	£15.00	£1.80	£16.80	£1.35
Advanced Piercing - Cartilaginous & Naval / Nose	£25.00	£3.00	£28.00	£2.25
Advanced Electrolysis	£45.00	£5.40	£50.40	£4.05
Micropigmentation	£159.10	£19.09	£178.19	£14.31
Sunbeds (Maximum 4 see notes)	£25.00	£3.00	£28.00	£2.25
Individual Teaching	£15.00	£1.80	£16.80	£6.35
Skin Needling or Derma-Rolling	£125.00	£15.00	£140.00	£11.25
Meso Vytal	£136.36	£16.36	£152.72	£12.28
Cryopen	£117.27	£14.07	£131.34	£10.56
MicroBlading	£181.82	£21.82	£203.64	£16.36
Corporate Teaching – up to 3 tutors	£115.00	£13.80	£128.80	£10.35
Corporate Teaching – up to 6 tutor	£135.00	£16.20	£151.20	£23.80
Lipofirm Pro	£250.00	£30.00	£280.00	£15.00
Laser Hair Removal	£500.00	£60.00	£560.00	£15.00
Laser Skin Rejuvenation	£500.00	£60.00	£560.00	£15.00
High Intensity Focused Ultrasound / Low level LED Treatments / RF Focussed Treatments	£68.18	£8.18	£76.36	£6.14