

We are  
**Membership**

ABT

**ABT**

Associated  
Beauty Therapists

## 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 Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

# 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 Company Ltd), 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.



## Industry-Specific Insurance

Our Insurance package has been designed specific to the Beauty, Nails and Complementary markets and is provided through Zurich Insurance Company Ltd. Our insurance includes £6 Million Professional, Product & Public Liability, Including Treatment Risk Insurance.



## Scratch Magazine

Annual subscription to the UK's leading nail magazine available to Nails, Tanning & Make-Up insurance customers only (worth £39).



## Guild News

Annual subscription to the UK's leading beauty trade magazine available to Beauty Therapist Insurance and Salon Insurance customers only (worth £37).



## DAS Legal Advice

Whether you are having a dispute with your employer or need advice on a consumer issue the specialists at DAS can provide practical advice, suggest next steps and guide you through the legal process. We are In Touch at [beautyandhairdressing.co.uk](http://beautyandhairdressing.co.uk)



## Free Web Listing

Free Website Listing to drive personal consumer leads to your salon with our new and innovative system.



## Membership Helpline

As industry specialists, you can get in touch with your questions and queries via our website, UK based call centre, social media or meet in person at a trade show.



## ABT Ongoing Development

ABT ongoing development courses in line with regional trends delivered up to 4 times a year at various trade shows. Keep up to date via [beautyandhairdressing.co.uk](http://beautyandhairdressing.co.uk) for news, features, training and videos, exclusively for ABT members.



## International Representation

We work across all the major geographical regions, meaning we understand the underlying drivers in beauty markets.



## Exclusive Member Discounts

Save £100's with ABT's twice-monthly newsletters offering broad market trends, strategy and exclusive member discounts from industry-leading brands.

**Phone: 01789 773 573 Web: [www.abtinsurance.co.uk](http://www.abtinsurance.co.uk)**

ABT Limited. The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Alcester Warwickshire, B50 4JS

Membership packages may vary according to the level of individual membership. We reserve the right to change the benefits that apply to ABT membership at any time without prior notice.

Any external providers of a benefit included within your membership package will have absolute discretion in relation to the provision of services, and membership of the ABT does not guarantee that the external provider will be able to fulfil that section of the benefit. Where possible, ABT will attempt to offer an alternate benefit during a cease of service but this is not guaranteed. Services provided by a third party will be subject to the provider's own terms and conditions, and we will not accept any liability for loss or damage suffered as a result of a fault, error or omission in the provision of these services.

Please note, membership fees are non-refundable and non-transferable after the initial 14 day period and run for the full year regardless of cancellation or amendments.

We may, at any time, and at our sole discretion, modify these Terms and Conditions, including our Privacy Policy. Any such modification will be effective immediately upon public posting and we will endeavour to notify clients digitally of any change. Your continued use of our Service following any such modification constitutes your acceptance of these modified Terms.



### Video, Interview and Editing Support

Access to our in-house Design, Videographer and Marketing Team.



### Exclusive VIP Trade Show Entry

Free access to the UK and Ireland's leading trade shows throughout the year.



### 10% Off Adverts in Scratch Magazine

10% off advertising in Scratch magazine, to promote your business.



### Access to Insurance Talks

Access to Insurance Talks about key topics on trend



### 5% Off Stands at Olympia Beauty

Wanting to Exhibit at a leading trade show, this could be your chance with 5% off stands at Olympia Beauty Show



### Invitation to ABT Events

An invitation to ABT Events with specialised areas, drinks receptions, key opportunities to meet important industry figures, with interactive experiences to benefit your business as well as access to our onsite team to answer your questions and queries. Keep an eye out for your invite.



### We are In Touch

Beautyandhairdressing.co.uk ABT's unique website delivers up to date Beauty, Hairdressing, Industry and Lifestyle news. Designated member areas offering tailored benefits, discount and unique content.



### Personalised Membership Portal

Your very own personalised membership portal where you can climb from blue to beyond and earn points and rewards. Where you can check your own insurance policy and documentation plus receive relevant announcements and discounts.



### 12 months free use of good to glo

Bridging the gap between science and beauty you will get 12 months free access to the good to glo software, advancing the path of patch testing and be able to let your clients know you are #glopro



### Free Promotion in our Weekly Newsletter

Get free PR in our regular newsletters to over 18,000 members.



### PR and Editorial Support

PR and Editorial Support with writing and providing your latest news for our membership website.

**Phone: 01789 773 573 Web: [www.abtinsurance.co.uk](http://www.abtinsurance.co.uk)**

ABT Limited. The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Alcester Warwickshire, B50 4JS

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Please note, membership fees are non-refundable and non-transferable after the initial 14 day period and run for the full year regardless of cancellation or amendments.

We may, at any time, and at our sole discretion, modify these Terms and Conditions, including our Privacy Policy. Any such modification will be effective immediately upon public posting and we will endeavour to notify clients digitally of any change. Your continued use of our Service following any such modification constitutes your acceptance of these modified Terms.

# ABT Membership Options

## FULL MEMBERSHIP £73.50

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 £73.50

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 £55.95

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 £47.50

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%.



Associated  
Beauty Therapists



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
- > 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
- > Rolfing
  
- > 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

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

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

## YOUR TRAINING QUALIFICATIONS

<b>NAME &amp; ADDRESS OF COLLEGE / SCHOOL / SALON</b>
<b>DATES OF TRAINING</b>

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.

Tick

<b>INDIVIDUAL FULL MEMBERSHIP WITH INSURANCE</b>	<b>£73.50</b>	<input type="checkbox"/>	
Includes Free Guild News Annual Subscription worth £37 plus all membership benefits listed on page 2			
			Sub-Total
<b>ADD A HARD COPY OF THE MEMBERSHIP PACK</b>	<b>£9.99</b>	<input type="checkbox"/>	<input type="text"/>
<b>INDIVIDUAL NAILS, TANNING &amp; MAKE-UP MEMBERSHIP WITH INSURANCE</b>	<b>£55.95</b>	<input type="checkbox"/>	
Includes Free Scratch Annual Subscription worth £34 plus all membership benefits listed on page 2			
			Sub-Total
<b>ADD A HARD COPY OF THE MEMBERSHIP PACK</b>	<b>£9.99</b>	<input type="checkbox"/>	<input type="text"/>
<b>INDIVIDUAL COMPLEMENTARY MEMBERSHIP WITH INSURANCE</b>	<b>£73.50</b>	<input type="checkbox"/>	<input type="text"/>
Includes Sports Massage cover plus all membership benefits listed on page 2			
<b>INDIVIDUAL HAIRDRESSING INSURANCE</b>	<b>£47.50</b>	<input type="checkbox"/>	<input type="text"/>
<b>INDIVIDUAL STUDENT MEMBERSHIP WITH INSURANCE</b>	<b>£25.00</b>	<input type="checkbox"/>	<input type="text"/>
<b>SALON</b>	<b>£CALL</b>	<input type="checkbox"/>	<input type="text"/>
<b>Have you got a salon? More than three staff? Special requirements?</b>			
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](http://www.abtinsurance.co.uk) for full details.

<b>ADVANCED SKIN PEELING - UP TO 50%</b>	<b>£28.82</b>	<input type="checkbox"/>	<input type="text"/>
<b>EAR PIERCING - CARTILAGINOUS OR NAVAL / NOSE</b>	<b>£41.36</b>	<input type="checkbox"/>	<input type="text"/>
<b>ADVANCED ELECTROLYSIS</b>	<b>£66.45</b>	<input type="checkbox"/>	<input type="text"/>
<b>MICROPIGMENTATION</b>	<b>£219.52</b>	<input type="checkbox"/>	<input type="text"/>
<b>MICRO-BLADING</b>	<b>£250.88</b>	<input type="checkbox"/>	<input type="text"/>
<b>DERMAPLANING</b>	<b>£250.95</b>	<input type="checkbox"/>	<input type="text"/>
<b>SUNBEDS (MAXIMUM 4 SEE NOTES)</b>	<b>£41.36</b>	<input type="checkbox"/>	<input type="text"/>
<b>TEACHING - INDIVIDUAL</b>	<b>£28.82</b>	<input type="checkbox"/>	<input type="text"/>
<b>CORPORATE TEACHING - UP TO 3 TUTORS</b>	<b>£158.68</b>	<input type="checkbox"/>	<input type="text"/>
<b>CORPORATE TEACHING - UP TO 6 TUTORS</b>	<b>£166.32</b>	<input type="checkbox"/>	<input type="text"/>
<b>SKIN NEEDLING OR DERMA-ROLLERING</b>	<b>£172.48</b>	<input type="checkbox"/>	<input type="text"/>
<b>MESOTHERAPY INC MESO VYTAL</b>	<b>£188.15</b>	<input type="checkbox"/>	<input type="text"/>
<b>CRYOPEN</b>	<b>£161.81</b>	<input type="checkbox"/>	<input type="text"/>
<b>HIFU - HIGH INTENSITY FOCUSED ULTRASOUND</b>	<b>£95.52</b>	<input type="checkbox"/>	<input type="text"/>
<b>LED LIGHT</b>	<b>£95.52</b>	<input type="checkbox"/>	<input type="text"/>
<b>LIPO FIRM PRO / PLUS / QUANTAHR</b>	<b>£95.52</b>	<input type="checkbox"/>	<input type="text"/>
<b>LASER HAIR REMOVAL</b>	<b>£689.92</b>	<input type="checkbox"/>	<input type="text"/>
<b>LASER SKIN REJUVENATION</b>	<b>£689.92</b>	<input type="checkbox"/>	<input type="text"/>
<b>AES DIVINE</b>	<b>£330.40</b>	<input type="checkbox"/>	<input type="text"/>

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



## INSURANCE DECLARATION

Please circle the answers to the questions below

Has any insurer ever cancelled, declined or refused to renew any insurance, or accepted the risk at special terms? YES / NO

Have you had any claims, or incidents which may give rise to a claim under this business or any other business? YES / NO

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

Do you retail products either propriety or under your own label? If yes is your annual turnover in respect of products sold over £30,000? YES / NO

Do you run a school? YES / NO

Do you agree going forward to patch test routinely for hair tinting and perming? YES / NO

Do you agree to keep client records of any treatments performed for up to 7 years as required by the policy? YES / NO

I understand that Associated Beauty Therapists is an Insurance Intermediary, not an Insurer and our role is being committed to providing a professional service for therapists, as such you will be classed as a Commercial Client. With regards to insurance, we source and arrange insurance products but do not offer advice or make recommendations when arranging your insurance or membership packages, it is the members responsibility to ensure cover is suitable. YES / NO

This is a policy that provides cover for Professional, Public and Products Liability as a practicing Beauty, Hairdressing, Health, Wellbeing or Fitness Professional. Throughout this website and accompanying paperwork we have provided paperwork and policy documents showing the significant features, benefits and limitations of the cover provided to help you make an informed choice of suitability for your needs. As a commercial client, it is the members responsibility to ensure cover is suitable. Is this cover suitable for me? 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 or 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 Company Ltd'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, Policy Summary Documents, Membership Application Form and Premium Breakdowns (available to view in "Membership" > "Membership & Insurance Documents" for each insurance type)
- 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 Company Ltd so that they can make it available to other insurers. I / We also understand that, in respect of searches Zurich may make in connection with this application or any incident I / We have given details that we may pass Zurich information it has received from other insurers about other incidents involving anyone insured under the policy.
- I understand that membership packages may vary according to the level of individual membership. ABT reserve the right to change the benefits that apply to ABT membership at any time without prior notice. Any external providers of a benefit included within your membership package will have absolute discretion in relation to the provision of services, and membership of the ABT does not guarantee that the external provider will be able to fulfil that section of the benefit.
- I Understand that membership fees are non-refundable and non-transferable after the initial 14-day period and run for the full year regardless of cancellation or amendments.
- I understand that Associated Beauty Therapists is an Insurance Intermediary, not an Insurer and our role is being committed to providing a professional service for therapists, as such you will be classed as a Commercial Client. With regards to insurance, we source and arrange insurance products but do not offer advice or make recommendations when arranging your insurance or membership packages
- This is a policy that provides cover for Professional, Public and Products Liability as a practicing Beauty, Hairdressing, Health, Wellbeing or Fitness Professional. Throughout this website and accompanying paperwork we have provided paperwork and policy documents showing the significant features, benefits and limitations of the cover provided to help you make an informed choice of suitability for your needs. As a commercial client, it is the members responsibility to ensure cover is suitable.

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](mailto: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



Associated  
Beauty Therapists

## 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 (£39.84 + £28.66 + £5.00) = £73.50 If you wish to add a treatment optional extension of Advanced Skin Peeling it would be £73.50 + £28.82 [extension] = £102.32

Limit of Liability £6,000,000	Malpractice Premium	IPT (12%)*	Total Insurance Premium Payable	Insurance Administration Fee	Membership Fee
Individual Full Member	£32.32	£3.88	£36.20	£32.30	£5.00
Individual Complementary	£35.35	£4.24	£39.59	£28.91	£5.00
Individual Nails, Tanning & Make-up	£10.54	£1.26	£11.80	£39.15	£5.00
Individual ABT Hair Policy	£10.54	£1.26	£11.80	£30.70	£5.00

Optional Extensions	Malpractice Premium	IPT (12%)*	Total Insurance Premium Payable	Insurance Administration Fee	
Advanced Skin Peeling	£16.80	£2.02	£18.82	£10.00	£28.82
Advanced Piercing - Cartilaginous & Naval / Nose	£28.00	£3.36	£31.36	£10.00	£41.36
Advanced Electrolysis	£50.40	£6.05	£56.45	£10.00	£66.45
Micropigmentation	£178.18	£21.38	£199.56	£19.96	£219.52
Sunbeds (Maximum 4 see notes)	£28.00	£3.36	£31.36	£10.00	£41.36
Individual Teaching	£16.80	£2.02	£18.82	£10.00	£28.82
Skin Needling or Derma-Rolling	£140.00	£16.80	£156.80	£15.68	£172.48
Cryopen	£131.34	£15.76	£147.10	£14.71	£161.81
MicroBlading	£203.64	£24.44	£228.08	£22.81	£250.88
Mesotherapy Inc Meso Vytal	£152.72	£18.33	£171.05	17.10	£188.15
Corporate Teaching – up to 3 tutors	£128.80	£15.46	£144.26	£14.43	£158.68
Corporate Teaching – up to 6 tutor	£135.00	£16.20	£151.20	£15.12	£166.32
Lipo Firm Pro / Plus / QuantaHR	£76.36	£9.16	£85.52	£10.00	£95.52
Laser Hair Removal	£560.00	£67.20	£627.20	£62.72	£689.92
Laser Skin Rejuvenation	£560.00	£67.20	£627.20	£62.72	£689.92
High Intensity Focused Ultrasound / Low level LED Treatments / RF Focussed Treatments	£76.36	£9.16	£85.52	£10.00	£95.52
Dermaplaning	£203.69	£24.44	£228.14	£22.81	£250.95
LED Light	£76.36	£9.16	£85.52	£10.00	£95.52
AES Divine	£268.18	£32.18	£300.36	£30.04	£330.40