

The logo for Hamilton Fraser, consisting of the words 'HAMILTON' and 'FRASER' stacked vertically in a white, sans-serif font on a dark blue rectangular background.

HAMILTON  
FRASER

COSMETIC  
INSURANCE

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A close-up photograph of a person's hand holding a black pen, writing on a document. The background is softly blurred, showing a white cup and saucer on a wooden table. The overall scene is brightly lit, suggesting an office or clinical setting.

# Clinic and surgery insurance

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[hamiltonfraser.co.uk/cosmetic-insurance](https://hamiltonfraser.co.uk/cosmetic-insurance)

# Clinic and surgery insurance

This type of policy is designed to provide cover for the premises out of which you operate your business. Whether you have one cosmetic surgery or a chain of clinics, it is important that you are protecting your premises with the correct insurance.

We have developed our clinic and surgery insurance specifically for aesthetic medical professionals. We can provide tailored cover to protect your cosmetic clinic, drugs and equipment against loss or damage caused by insured events such as storm, flood, escape of water and theft.

## Contents

Clinics and surgeries often contain expensive medical equipment, aesthetic products and stock. In the event of accidental damage or an equipment breakdown, a contents policy would cover the cost of repairing or replacing the affected items.

## Business interruption

Business interruption insurance covers you in the event that if you do suffer a loss at the premises and are unable to operate then your income and any overheads you may be due to pay would be protected and paid out on your behalf. This provides peace of mind about paying staff wages, for example, while you are unable to generate an income.

## Indemnity

Indemnity is also available for portable equipment, which can include items such as laptops, tablets and mobile telephones, as well as any portable equipment you may use away from a clinic setting. Cover for this can be extended to worldwide cover so if you travel for exhibitions and conferences then you would be insured in the event that you need to replace them due to an insurable incident.





### Public and products liability

If you do own your own premises, although not mandatory, it is advisable to purchase public and products liability for the premises. This differs from work away cover which is included under the initial medical malpractice policy. It provides cover in the event that a member of the public was to become injured as a result of hurting themselves on your premises. This could be something as innocuous as a customer slipping over in reception or a more significant event like a tile falling off the building and causing an injury to a passerby. Whether your premises is already covered depends on your lease. For example, if there is a freeholder they may already have cover in place so it is worth double checking. If you are still unsure having spoken to the lease holder, call your insurance provider, who will be able to discuss your specific requirements.

### Employers' liability

If you have any employees, then you are required by law to purchase an employers' liability policy. This is the only other mandatory insurance policy required by law in the UK other than car insurance. It protects you in the event that an employee brings a case against you for an injury or illness whilst they are or were working for you. The minimum limit of indemnity you are required to hold is £5,000,000 but a lot of insurers will provide a £10,000,000 limit as standard. When you purchase an employers' liability policy you will be supplied with a certificate which needs to be displayed at the premises. If employers' liability insurance is not purchased you could be liable for a £2,500 fine for every day that you are not correctly insured and £1,000 for not displaying the certificate.

If you have any employees, then you are required by law to purchase an employers' liability policy. This is the only other mandatory insurance policy required by law in the UK other than car insurance. It protects you in the event that an employee brings a case against you for an injury or illness whilst they are or were working for you.

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Hamilton Fraser Cosmetic Insurance is a trading name of HFIS plc. HFIS plc is authorised and regulated by the Financial Conduct Authority.

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Registered in England: 3252806

HFIC\_CSI\_V1 29.1.19\_8716

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