

A – Z of Beauty Treatments

This guide will give you a brief description of the most common beauty treatments available, of which Aviva can cover and whether a particular treatment is subject to specific underwriting criteria.

Beauty Treatment Market

Beauty Therapy is a fast moving, ever changing industry. We know that beauty trends come and go. We'll continue to keep a close eye on changes in this fast moving industry.

We know that this A-Z isn't exhaustive. If you should have any questions then please get in touch with your usual Aviva contact.

Risk Management

It is essential that outlets maintain high standards of cleanliness and safety i.e. adequate sterilisation of equipment and annual inspection of electrical equipment.

Skin Patch Testing

Where advised, patch testing should be carried out on clients receiving a skin treatment for the first time. Patch testing is a method of identifying whether a client's skin may be intolerant of a particular substance.

Practitioners

In order to be viewed as being a professional in this industry, a practitioner should hold a qualification such as an NVQ Level 3 Diploma (or equivalent). Such a qualification will cover most fundamental treatments/techniques, along with health + safety + hygiene practices; furthermore, such a level of qualification allows for the individual to specialise further to become proficient in other treatments/techniques, as part of their continued professional development.

Consent Forms

Although not legally binding, the use of consent forms should be encouraged. A form should outline what the treatment consists of, as well as stating expected results and what, if any, side effects exist.

Latex Allergy

This is a known problem in the beauty industry for employees. Employers should try to reduce the risk of an employee contracting the condition but also remain vigilant when employing new staff. Enquiries should be made to assess an allergy history. Ideally employers should provide non latex gloves or the non-powdered variety, should the condition exist.

List of Acceptable Treatments

Acupressure (Tunai)

Applying physical pressure on different points on the surface of the body.

- Acceptable treatment as long as carried out by a qualified practitioner

Airbrush Tattoos

Use of non-toxic substances, can last up to 7 days.

- Subject to skin patch testing

Alexander Technique

A technique employed to make an individual more aware of posture, balance and movement in everyday life.

Alkaline Skin Wash

A method of hair removal.

- Subject to skin patch testing

Aqua Detox

A treatment promoted as a form of detoxification. Feet are placed in a bowl of water and a small electrical charge is delivered through the water.

Aromatherapy

Usually through massage, oils are applied to skin, designed to be a stress-relieving treatment.

Ayurveda

Massage, often including breathing and meditation techniques.

Baby Massage (Instruction only)

Designed to create a bond between parent and baby.

- The Guild of Infant and Child Massage provides training and insists that their members obtain a Standard Disclosure through the Criminal Records Bureau.

Bach Flower Remedies

Liquid preparations, created by infusing parts of plants in spring water. Taken orally, added to massage oils, baths or creams.

Biochemics

Moderately diluted mineral salts, prepared homoeopathically.

Biodynamic Therapy

Gentle, hands on massage.

Body Brushing

A simple technique that stimulates blood flow and exfoliates the skin.

Body Wrapping

Designed to help rid the body of toxins.

Bowen Technique

Light massage movements, often corresponding to acupressure.

Brazilian Blow Dry (Chemical Hair Straightening)

A hair straightening treatment lasts up to 3 months.

- Where **Keratin** is applied to the hair: this chemical is **acceptable** to Aviva.
- **However**, we are unable to provide cover for treatments where the solution contains formaldehyde, in any amount.

Colour Therapy (Aura Soma)

As with many alternative therapies this provides a natural system of healing using colours for therapeutic purposes. Not to be confused with Light Therapy.

Cranial-sacral Therapy

A gentle head massage.

Crystal Healing Therapy

Crystals placed around a client, used to relieve stress related conditions.

Depilation

Commonly known as 'waxing'.

Dibitron

Electro stimulation of facial muscles, coupled with pneumatic pressure to firm and lift.

Ear Piercing

Gun + Stud method only.

Electro-crystal Therapy

Essentially the same as crystal healing.

Electrolysis

A form of hair removal.

- To be operated by trained personnel only

Endermologie

Non-invasive technique for reducing the appearance of cellulite.

Exfoliation

Removal of the oldest dead skin cells, physically rubbed off with a mild abrasive.

- Subject to skin patch testing

Eyelash Extensions

- Subject to skin patch testing
- Acceptable provided the adhesive is from Europe and not imported from the Far East. Cosmetics placed in the market in the UK and throughout Europe should be regulated by the Cosmetics Directive (76/768/EEC).

Flotation Therapy

Floating in a solution of Epsom salts.

Confirmation of the following is required:

- A high standard of hygiene and safety procedures.
- The tank is in a private room but staff are able to gain access in an emergency.
- Clients shower before and after floating
- There is a regular cleaning routine in place and full details of this are recorded.
- There is an alarm or panic button in the tank to alert staff of any problems during the float.
- How the doors to the tank open and close and that they can be opened in any situation (i.e. they can be opened in the event of a power cut).
- Clients complete a registration form before floating which includes details of any medical conditions and that guidelines are in place as to who shouldn't float
- New clients are given full instruction in the safe use of the equipment.

Galvanic Desincrustant

A treatment creating a chemical reaction on the skin, to cleanse the skin.

Garra Rufa Fish

Fish nibble on dry/hard skin on the feet.

Checks should be made to establish:

- That feet are cleaned prior to placing in the fish tanks.
- That there are no open wounds on the feet.
- That the water is regularly circulated, sterilised and filtered in each tank.
- That only one person be using a tank at any one time.

Glycolic Acid Treatment

A fruit acid, created from sugar cane, used to exfoliate.

Henna Tattoos

Henna is used for temporary tattoos. It comes from the Henna plant and in its natural state is orange/red in colour. This form of Henna is safe to use. However, we are unable to provide cover for any other colour of Henna due to the presence of chemicals such as Phenol and Para-phenylenediamine.

Holographic Re-patterning

A holistic treatment which uses colour, sound, movement and objects to improve a person's wellbeing.

Hot Stone Massage

Water heated stones, used to give a warming massage.

- Roaster/ovens must be fitted with a thermostatic control that permits an operating range of 50° C (120 °F) to 65° C (150 °F) to maintain correct temperature.

Hydrotherapy

A water based therapy, used to control pain and alleviate tension.

Hypnotherapy

The use of hypnotic techniques to bring about therapeutic changes.

- We can only accept risks where hypnotherapy is carried out by a trained Hypnotherapist or Lifestyle type coach e.g. to aid stopping smoking.
- Any risk involving hypnotherapy entertainment is not acceptable.

Hypoxi Therapy

Vacuum suction and gentle exercise targeting the stomach, waist, hips, thighs and buttocks.

Intense Pulsed Light

A form of hair removal.

Indian Head Massage

Iontophoresis

Similar to Galvanic Deincrustant.

Jin Shin Jyutsu

A physio-philosophy for relaxation.

Kinesiology

Blends oriental alternative 'medicines' with Western techniques.

LED Therapy

Use of heat and light to heal physical injury/afflictions.

Light Heat Energy

A pain free hair removal solution.

Manicure

Magnetic Therapy

A treatment to improve circulation of blood and assist the immune system.

Manual Lymphatic Drainage

A form of massage.

Metamorphic Technique

Physical input over spinal reflex points on feet, hands and head.

Micro Skin Abrasion

Treatment where outermost layer of dead skin is removed.

Milia Extraction

A treatment to remove minor skin imperfections.

Niagra Therapy Massage

Involves the use of a variety of appliances to massage the body.

Non-surgical facelift

Stimulate and 're-educates' facial muscles.

Olys Light System

Treatment for fine-lines, dark circles, acne, stretch marks and cellulite.

Oxygen use in Beauty Treatments

A treatment to enhance the condition of skin and hair.

- We can provide cover for treatments that use machinery which filters the existing oxygen in the air and sprays (together with water) over the skin, however, we are unable to write treatments that involves direct inhalation via a mask or those that subject the whole body to oxygen in a "chamber" known as "hyperbaric" treatment.

Paraffin Wax Treatment

A treatment that generates heat throughout the skin tissue to relieve pain and stiffness.

Pedicure

Polarity Therapy

A holistic system for balancing the body's energy using therapeutic exercise, nutrition and counselling.

Re-balancing

Skin cleansing treatment, aim to balance skin oils.

Re-birthing

A breathing technique.

Reflexology (zone therapy)

Massage of the feet and hands, pressuring reflex areas.

Reiki (Energy field therapy)

A Japanese hands-on healing technique.

Remedial Camouflage

Skin camouflage, to temporarily cover dermatological non-infectious skin conditions e.g. birthmarks.

- Subject to skin patch testing

Rolfing

Deep massage treatment

Sarfareidism

A method to tone and tighten muscles.

Shiatsu (Namikoshi, Tsubo, Zen)

Japanese massage techniques.

- Note: we are unable to provide cover for therapies where needles are involved, due to the sub medical nature and the increased risk of infection and scarring.

Slimming/Cellulite Treatments

Including: Body Wrapping, Fat Mobilisation System, Faradic Current, Ionithermie, Ultrasound, Vacuum Suction, Inch Loss.

Spray on/Airbrush tan

- Subject to skin patch testing

Sugaring

Hair removal, similar to waxing.

Sun Beds

We can accommodate larger health spas where this treatment forms a small part of the business. We are unable to provide cover for solariums, tanning shops or premises with unmanned sun beds

- The risk must be scrutinised to ascertain the number of sunbeds and the levels of usage.
- The degree of control exercised by the policyholder/proposer must be established.

Temporary Tooth Jewellery

Applied onto teeth and last between 1 month and 1 year.

- If non-toxic glues and reputable 'tooth jewellery' are used.

Toning Tables (Electromechanical slimming tables)

Improves muscle tone, strength and mobility.

- Equipment must be inspected annually.

Trichology

The study of scalp and hair problems.

- We can not offer cover for this treatment if it is the sole trade of a business.
- We will only accept those risks where practitioners are members of the Institute of Trichologists.

Waxing

Treatments we are unable to provide cover for:

Acupuncture

Biopus

Body Piercing –

Other than through the use of Gun + Stud method

Botox

Chemical Peel

Collagen Induction Therapy

Collagen Regeneration Treatment

Cosmetic Laser Syrgery

Colonic Irrigation

Dermal Fillers

Diamond Tone Microdermabrasion

Ear Candle Therapy (Hopi/Biosun)

Laser Hair Removal

Maquillage Permanent

Microdermabrasion

Micropigmentation

Radiofrequency Skin Tightening

Red Vein Treatment

Retin A

Salt Caves

Sclerotherapy

Skin Tag/Polyp Removal

Solariums/Tanning Salons

Tanning Injections and Nasal Sprays

Tattooing

Thread Vein

Tooth Whitening



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