

Public, Products, and Professional Liability and Business Equipment Wording – Appendix 1

Your schedule will show which of the groups of **professional treatments** are covered.

Beauty Cover group

- Acoustic Wave Treatment
- Acne Clearance by means other than Intense Pulsed Light, Variable Pulsed Light, Light Heat Energy and Laser
- Acupressure
- Advanced AHA Cosmeceuticals
- Aeroline Air Jet Body Massage
- Alexander Barrie System of Pelvic Correction
- Alexander Technique
- Alkaline Skin Wash
- Alpha Hydroxy Acid & Beta Hydroxy Acid Treatments
- Amatsu
- Angelic Reiki
- Aqua Detox
- Aromatherapy (including blending of aromatherapy oils into base oils for Retail and blending of essential oils into products that have been purchased from a supplier for Retail)
- ATMA
- Audio Sonic
- Autherics
- Auric / Magnetic Healing
- Australian Bush Flower Essence
- Ayurveda
- Baobab Massage
- Bel-Vas-Pata
- Bi-Aura
- Bikini Hair Colouring
- Bio Detox
- Bio Oxygen
- Bio Skin Jetting
- Bio Skin Smoothing
- Biocell Body Treatment
- Bleaching of Superfluous Hair
- Body brushing, body scrubs and masks
- Body Electrotherapy
- BodyTalk
- Body Wrapping including Ionithermie
- BotoMask
- Bowen Technique
- Camouflage Treatment
- Chakra Healing
- Chinese Cupping
- Chroma Clear
- Cleansing
- Cognitive Therapy
- Colonic Massage
- Colour Therapy
- Cosmetic Brushing
- Counselling (not Psychotherapy)
- Cranio Sacral Therapy
- Crystal Healing
- Crystal Sound
- Crystal Ki
- Crystal Wand Massage
- Daoyin Tao
- Deep Tissue Massage
- Depilatory Creams
- Dietary Posture and Advice
- Dry Flotation Tanks
- D-Tox Spa
- Ear Piercing (soft non-cartilaginous part only)
- Earth Oxygen
- Electrical Epilation (Short Wave Diathermy, Blend, Tweezer and Non Invasive Methods)
- Electrical Slimming/Body Toning Treatments
- Electrical Treatment for Skin Improvement
- E-Lybra Balancing Machine
- Emmett Technique Body Pressure Therapy
- Energy Massage Therapy
- Enerpeel PA
- Endermology
- Enlighten
- Epilation
- Eyebrow Plucking
- Eyebrow Tweezing
- Eyebrow Threading
- Eyelash Curling
- Eyelash and Eyebrow Tinting
- Eyelash Perming
- Eye Treatments
- Face and Body Painting including Henna Art
- Facial and Body Electrotherapy
- Facials, Facial Massage (including Oxygen, Chi and Ayurvedic Facials), Masks, Scrubs, Steaming , and Shirodhara
- False Eyelashes
- Flotation Tanks
- Flower Remedies
- Food Intolerance, Vitamin & Mineral Deficiency Testing by use of Diagnostic Unit
- Fruit and Herbal Peels
- Galvanic Body and Facial Treatments
- Glycolic Acid Treatment
- Gly Derm Treatments
- ‘Harturderm’ Anti Wrinkle Treatment
- Heat Treatments
- High Frequency Treatments (Direct and Indirect)
- Hopi Ear Candles
- Hot Stone Therapy, Hot Stone Reflexology
- H₂O Massage
- Hydrotherapy
- Idebenone Superceuticals
- Individual Exercise, Remedial Exercise
- Infinite Balance
- Infra Red Treatments, including Infra Red Saunas
- Intimate Henna Shapes and Gems
- Intuitive Massage
- Jagua Works
- Kahuna
- Kaiamea
- LED Light Therapy
- Low Intensity Light Treatment
- Lymphatic Drainage Massage
- Magnet Therapy
- Manual Treatments for Cellulite and Stretch Marks
- Massage (Ayurvedic Baobab, Body & Face, Baby, Balinese, Body, Chieneitsang, Chinese Foot, Facial, Hands Free, Head, Hot Stone,

- Indian Head, Indian Face, Indonesian Traditional, Korean Hand, Lava Shell, Linn T, Lomi Lomi (Hawaiian), Mongolian Hot Oil, Mongolian Sky Energy, Pinda Sweda, Swedish, Thai, Thai Compress, Thai Foot, Trager, Tsuboki Hand, Tui Na)
- Master Energy Colour Therapy
- Meditation Floatation Tanks
- Meditation
- Melchizedek Method
- Mesotherapy not involving the use of injection (non invasive)
- Metamorphic Technique
- Microcurrent
- MicroDerma Percussion
- Microdermabrasion, Micro Epidermal Skin Technology, Skin Rejuvenation and Photo Rejuvenation by means other than Intense Pulsed Light, Variable Pulsed Light, Light Heat Energy and Laser
- Micro Electrotherapy
- Myofascial Release Techniques
- *NO HANDS* Massage
- Omni Healing
- Oxygen Concentrator - use of
- Oxygen anti-wrinkle treatments
- Oxygen Treatments
- Oxygenating Massage
- Oxyjet Star
- Ozone Therapy
- Perfume Blending
- Photopneumatic Therapy
- Photo Spray
- Platinum Detox
- Polarity Therapy
- Pregnancy Massage
- Pressotherapy
- Professional Relaxation Therapy
- Quantum Touch
- Radio Frequency Body and Facial Treatments including Non-Ablative Volumetric Skin Tightening Treatments for lines, wrinkles and cellulite
- Raindrop Therapy
- Reflexology

- Reflexology Vibrational Medicine
- Reiki
- Reiki Drumming
- Rejuvaslim
- Remedial Camouflage
- Remedial Exercise
- Resonance Therapy
- Sauna/Steam Cabinet or Room
- Semi permanent mascara
- Shiatsu
- Shira Dara
- Skin Tech TCA Peels
- Spinal Touch Therapy
- Seichem RESET
- Stone Therapy and Stone Massage
- Su-Do Body Art
- Sugaring
- Sunbed Equipment - use of
- Temporary Tooth Jewellery (Smile Gems or Tooth Fairy)
- Tibetan Acupressure Head Massage
- Toning Tables, Power Plates and Vibro Plates
- Ultra Sound Treatment for the Treatment of Cellulite
- Ultra Sound Miscrubber Exfoliating Facial Treatment
- Usui Reiki Shiki Ryoho
- Vacuflex Reflexology System
- Vacuum Suction
- Vertical Reflex Therapy (VRT)
- Vibrational Therapy (colour, light, sound)
- Waxing – hot, cool, cold, Brazilian and Hollywood

Hair cover group

- Barbering
- Hair Cutting
- Hair Styling
- Hair Drying
- Hair Colouring
- Permanent Hair Waving
- Perming
- Crimping
- Plaiting
- Extensions (excluding the extensions themselves)
- Yuko Hair Straighteners

Nails cover group

- Manicure
- Nail Art
- Nail Extensions
- Paraffin Wax
- Pedicure
- Amateur Theatrical Make-up
- Fantasy Make-up
- Application of False Tanning Products including Airbrush tanning and spray tanning
- Make-up - to include the application of

These conditions of cover apply to all **professional treatments** that **you** undertake.

If **you** are unsure about any of these conditions or whether you need to notify us about any matter please contact **us**.

The following precautions must be complied with whenever **you** carry out **professional treatments**

- a. all relevant certificates and or qualifications for the **professional treatments** undertaken are held by **you**
- b. all open-blade razors or needles used are
 - i. brand new or
 - ii thoroughly sterilised prior to starting treatment on each and every customer.
- c. all products and equipment utilised when carrying out **professional treatments** will be used in accordance with the manufacturers instructions

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

The following precautions must be complied with whenever **you** carry out the **professional treatments** specified.

1. AHA and BHA treatments

Each time **you** undertake AHA and BHA treatments AHA, Enerpeel PA, Glycolic or Gly Derm prior to commencing treatment **you** must provide each **client** with full after-care instructions. **You** will keep and sign a record card confirming that the **client** will carry out the after-care. Maximum concentration of Glycolic or Alpha Hydroxy Acids must not exceed 43% by volume unbuffered /esterified unless agreed in writing by **us**.

Alpha Hydroxy Acids (AHA) are defined as

- (a) glycolic acid
- (b) lactic acid
- (c) malic acid
- (d) citric acid
- (e) glycolic acid plus ammonium glycolate
- (f) alpha-hydroxyethanoic acid plus ammonium alpha- hydroxyethanoate
- (g) alpha-hydroxyoctanoic acid
- (h) hydroxycaprylic acid
- (i) mixed fruit acid
- (j) tartaric acid
- (k) tri-alpha hydroxy fruit acids
- (l) triple fruit acid
- (m) sugar cane extract
- (n) alpha hydroxy and botanical complex
- (o) l-alpha hydroxy acid
- (p) glycomer in crosslinked fatty acids alpha nutrium (three AHAs)

Beta Hydroxy Acids (BHA) are defined as

- (a) salicylic acid and related substances such as salicylate sodium
- (b) salicylate and willow extract
- (c) beta hydroxybutanoic acid
- (d) tropic acid
- (e) triethocanic acid.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

2. Baby massage

Each time **you** undertake baby massage training **you** must use a doll when teaching parents/guardians.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

3. Bikini hair colouring

Each time **you** carry out bikini hair colouring treatments **you** must perform a sensitivity patch test on the client using the exact substance that is to be applied during the Bikini hair colouring at least 24 hours prior to treating the client for the first time. **You** will not proceed with the treatment if the results of the test are not satisfactory.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

4. Dietary and nutritional advice

Each time **you** provide dietary and nutritional advice **you** must ensure **your** client obtains consent from their General Practitioner prior to starting a slimming diet under **your** advice or instruction.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

5. Ear piercing

Each time **you** undertake ear piercing **you** will

- a) not perform ear piercing other than to the soft non-cartilaginous part of the ear lobe using a system designed to protect the gun instrument from contamination using pre-sterilised ear studs and back clasps.
- b) obtain written consent from the parent or guardian of people under the age of 16 prior to performing ear piercing.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

6. Electrical epilation

Each time **you** carry out electrical epilation **you** must use a new sterile needle for each client for short wave diathermy. **You** must then dispose of the needle immediately into a sharps container once treatment is completed.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

7. Eyelash and eyebrow tinting including semi-permanent mascara

Each time **you** undertake eyelash and eyebrow tinting on the client for the first time **you** must perform a sensitivity patch test on the client using the exact substance that is to be applied during the eyelash or eyebrow tint at least 24 hours before applying that client's eyelash or eyebrow tint. **You** will not proceed with the treatment if the results of the test are not satisfactory. In respect of semi permanent mascara no sensitivity patch test is required

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

8. Face painting

Each time **you** undertake face painting **you** must ensure a parent, guardian or responsible adult is present to consent verbally to the face painting of any minor. No face painting may be carried out on any minor under the age of three years.

You must

- a) only use paints which have been specifically formulated as cosmetics for use on the face or body and are EU compliant
- b) ensure adequate precautions will be taken to prevent infection from dirty water and brushes and cross infection from sponges already used on other children
- c) ensure no painting will be done in close proximity to open wounds, cold sores or other skin conditions.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

9. Microdermabrasion, Skin rejuvenation and Photo rejuvenation

Each time **you** undertake microdermabrasion, skin rejuvenation and photo rejuvenation **you** must ensure that this is not by the means of

- a) Intense pulsed light
- b) iVariable pulsed light
- c) Light Heat energy, or Laser

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

10. Nail extensions cover

Each time **you** whilst undertake nail extensions **you** must

- a) check that the **client** is not allergic to acrylics or plastics prior to applying false nails or nail extensions and before proceeding with the treatment
- b) obtain written consent from the parent or guardian of people under the age of 14 prior to performing nail extensions.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

11. Pregnancy massage

Each time **you** undertake pregnancy massage **you** must

- a) have the client's General Practitioner or Midwife's consent prior to treatment
- b) not massage over the abdomen
- c) not carry out treatment during the first trimester (12 weeks)
- d) not massage pressure points on both sides of the ankles nor massage the webbing between thumb and index finger.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

12. Sunbed equipment

Each time **you** provide sunbeds in **your** salon

- a) there must be no more than two sun beds and tancabs within the salon
- b) the salon must not be a Sunbed or Tanning salon only

You will ensure that each time **clients** use sun bed equipment

- a) each **client** is given full instructions
- b) each **client** reads the tanning equipment notice and signs a record to that effect each and every time they use the sun bed equipment.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

13. Toning tables

Each time **you** provide toning tables in **your** salon, **you** must

- a) have received training in the use of toning tables, power plates and vibro plates
- b) take from the **client** their medical history and written consultation prior to use
- c) ensure that the **client** signs the record card prior to each time they use the equipment stating that they are not suffering from any injury or medical condition that could be affected by the use of toning tables
- d) display the manufacturer's instructions prominently
- e) supervise use of toning tables and remain on the premises continuously while the equipment is in use.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

14. Su-do body art and Henna body art

Each time **you** undertake su-do body art and henna body art **you** must

- a) perform a sensitivity patch test on the **client** using the exact substance that is to be applied during the Su-do body art or Henna art treatment at least 24 hours prior to treating the **client** for the first time. **You** will not proceed with the treatment if the results of the test are not satisfactory
- b) obtain written consent from the parent or guardian of people under the age of 16 prior to performing the treatment.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

15. Harturderm anti wrinkle treatment

Each time **you** undertake harturderm anti-wrinkle treatment **you** must use a new sterile needle for each **client**. **You** must then dispose the needle immediately into a sharps container once the treatment is completed.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

16. Waxing cover

Each time **you** undertake waxing **you** must hold the relevant qualification certificate for the waxing treatment being carried out.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

17. Thai foot massage

Each time **you** undertake thai foot massage the **client** must complete a pre-treatment questionnaire prior to commencement of treatment to ensure **clients** do not

- a) have infectious disorders of the feet
- b) have severe bruising to the feet
- c) are in the first trimester of pregnancy
- d) are under the influence of drugs and/or alcohol
- e) have a fever or contagious disease

unless approval has been obtained in writing from their General Practitioner to carry out the treatment on **clients** that

1. have severe circulatory problems such as high or low blood pressure
2. are in the second or third trimester of pregnancy
3. have arthritis of the feet
4. are diabetic
5. have recently suffered haemorrhage or swellings
6. have recently had an operation
7. are receiving medical treatment or have a condition that might be affected by treatment.

A written record is retained by **you** for inspection by **us** if a claim arises showing evidence that

- I. pre-treatment questionnaires have been completed prior to the commencement of treatment
- II. approval from the **clients** General Practitioner has been obtained where required.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

18. Intimate henna, shapes and gems

Each time **you** undertake treatments involving the application of

- a) Freehand henna for intimate waxing for male and female
- b) Bikini shapes and gems for male and female
- c) Bikini topiary for male and female

You must

- a) carry out a patch test at least 48 hours prior to treatment on each new **client** who wishes to have treatment for the first time and the test must apply to the glue, the tint and the henna. **You** will not proceed with the treatment if the results of the test are not satisfactory.
- b) for the application of pre-designed gems **you** must ask the **client** at consultation stage if they are allergic to sticking plasters and the treatment must not proceed if the **client** confirms they are.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

19. Ear candles

Each time **you** undertake thermo auricular therapy all ear candles used must incorporate a safety filter.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

Your schedule will show which of the following **professional treatments** are covered.

A **Low Power Laser Therapy for Dermatological and Chiropody**

Each time **you** undertake Low Power Laser Therapy for Dermatological and Chiropody treatments these must be carried out in accordance with the appropriate treatment protocols.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

B **Advanced Electrolysis, Intense Pulsed Light, Veinwave Thermo-Coagulation and Laser Systems**

Each time **you** undertake

- (a) Red Vein Treatment Skin-tags , Warts, Milia and Spider Naevi by shortwave diathermy, Thermo-coagulation, Veinwave and V Beauty, and Red Vein Treatment and Spider Naevi by the Sterex Blend Method

you must ensure approval has been given by the **client's** own General Practitioner for the removal of warts or moles before commencing these treatments. A written record must be retained by **you** for inspection by **us** if a claim arises showing evidence that such approval has been obtained

In the treatment of Blood Spots and Dermatitis Papulosa Nigra **you** must hold a Sterex Advanced Certificate

- (b) Red Vein Treatment Skin-tags, Warts, Milia and Spider Naevi by Light Heat Energy , Laser or Intense pulsed light

you must carry out these treatments within a salon and **you** must provide and adhere to appropriate treatment protocols.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

C **Sclerotherapy by Hypodermic injection, Mesotherapy by use of injection**

Each time **you** undertake Sclerotherapy by hypodermic injection this treatment must be performed in accordance with advice from the **clients** General Practitioner and **you** must have

attended an approved training course in Sclerotherapy delivered by an appropriate practitioner. If you undertake Mesotherapy **you** must be fully trained and qualified to carry out this treatment.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

D Intense pulsed light, Intense flash light, Variable pulsed light or Light heat energy hair removal.

Each time **you** undertake Intense pulsed light, Intense flash light, Variable pulsed light or Light heat energy hair removal these treatments must be carried out in accordance with the appropriate treatment protocols.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

E Micropigmentation (including body art, but excluding tattoo removal).

If **you** carry out Micropigmentation **you** must be trained for Eyeliner, Eyebrow liner and Lip liner and trained by an authorised teacher who will have issued the relevant certification

- (a) **You** must perform a sensitivity patch test on the **client** using the exact substance that will be applied during the micropigmentation treatment. This must be carried out at least 24 hours before the proposed micropigmentation treatment and the treatment will not proceed if the results of the test are not satisfactory. If there is an allergic reaction then **we** will not be liable for any treatment subsequently carried out
- (b) A consent form must be completed and signed by the **client**
- (c) **You** will use a new sterile needle for each new treatment which will be disposed of immediately afterwards into a sharps container.

We will not cover legal liability arising from or caused by advanced procedures, and cover is restricted to Eyeliner, Eyebrow lengthening, Eyebrow filling, Lip liner and Full lip colour.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

F Micro Epidermal Skin technology, Micro Dermabrasion, Skin Rejuvenation, Intense pulsed light, Laser Systems

Each time **you** undertake Micro Epidermal Skin technology, Micro Dermabrasion, Skin Rejuvenation (including pigmentation of the skin, sun damaged skin, clearing, removal of brown spots and marks), Photo Rejuvenation including acne clearance by use of light heat energy, Intense pulsed light, Omnilux Blue Head or Laser System, Inch loss, Stretch mark and Eye bag reduction by Laser Lipo these treatments must be carried out in accordance with the appropriate treatment protocols.

We will not cover legal liability caused by or arising from for Smart Lipo and tattoo removal.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

G Ear Piercing of the cartilaginous part of the ear and Nose Piercing

Each time **you** undertake ear piercing of the cartilaginous part of the ear these treatments must be carried out using one of the following systems only:
Blomdahl Medical Ear Piercing System, Caress 2000, Coren, Inverness, Medisept, New Caflon Disposable, Perfex, Studex Ear Piercing System, Trips Sterile Guard.

Each time **you** undertake nose piercing these treatments must be carried out using one of the following systems only:
Blomdahl Medical Nose Piercing System, Coren, Inverness, Medisept, Studex System 75,

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

H **Sports massage**

If **you** undertake Sports massage **you** must hold Level 3 of the National Qualifications Framework or equivalent qualification.

You must ensure that the client completes a pre-treatment questionnaire prior to treatment being given which is retained by **you** and available to **us** if a claim arises confirming that the treatment given was suitable.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

I **Advanced Micropigmentation**

Each time **you** undertake Advanced Micropigmentation **you** must

1. have undertaken formal training for Advanced Procedures with one of the following approved trainers/training schools
 - a) Dawn Cragg (London)
 - b) Nouveau Contour Ltd
 - c) Specialist Make-Up Services Ltd
 - d) Natural Enhancements Ltd
 - e) Finishing Touches (SPMU) Ltd
2. A consent form must be completed and signed by the **client**
3. Treatments defined by Advanced Micropigmentation are Aerola Re-pigmentation, Scar/ Disfigurement/ Stretch Mark Camouflage, Re-pigmentation of Vitiligo, Cleft Palate, Multitrepannic Collagen Actuation and Hair Replacement on the hairline or scalp.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

J **Micro-needling**

Each time **you** carry out micro-needling **you** must ensure

1. any local anaesthetic cream used is not based on nanosomes
2. rollers with needles longer than 1.5mm will not be used
3. each medical roller will
 - a) only be used for one customer
 - b) be sterilised prior to each use
 - c) be discarded after 6 uses
4. sterilisation fluids used to sterilise medical rollers are replaced daily.

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

K **Advanced Electrolysis – Advanced Cosmetic Procedures**

Each time **you** undertake treatment of the following blemishes you must carry out the treatment using thermolysis (alternating current), shortwave diathermy (alternating current), galvanic (direct current), or blend method (alternation and direct current)

- Dermatitis Papulosa Nigra
- Dilated blood vessels – Red/Thread Veins
- Campbell de Morgans/Cherry Angiomas
- Spider Naevus
- Skin Tags or Papillomas
- Milia
- Seborrhoeic Keratosis
- Common Warts
- Plane Warts
- Verrucas (plantar warts)
- Hairs from moles
- Moles
- Xanthelasma
- Syringoma
- Age Spots
- Sebaceous Cysts
- Sebaceous Naevi
- Sebaceous Hyperplasia
- Molluscum Contagiosum
- Poikiloderma

and **you** must hold either a Sterex Advanced Cosmetic Procedures Certificate or the British Institute and Association of Electrolysis equivalent

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim.

L **Cryolipo**

Each time **you** undertake cryolipo **you** must ensure

- a. Treatments are carried out using bona fide equipment specifically designed and approved including relevant EN/CE or equivalent.
- b. The procedure is carried out in a Salon rather than mobile
- c. **You** warn customers of discomfort during treatment and temporary loss of sensation in the area treated and clients sign to say they have read the warning.
- d. Any patient with any type of cold induced disease (such as cold urticarial) must not be treated

If **you** do not comply with this condition **you** will not be covered and **we** will not make any payment in respect of a claim