

## Therapy / Activity Additional Endorsements Applicable

Shockwave Therapy	9. Medical Treatment Exclusion 14. Treatment Failure Exclusion 18. Equipment Misuse Exclusion
Hydrotherapy	9. Medical Treatment Exclusion 10. Eczema Exclusion
Reiki	None
Physiotherapy	12. Product Exclusion
Physiotherapy - Electrical	12. Product Exclusion
Physiotherapy - Exercise	12. Product Exclusion
Physiotherapy - Heat	12. Product Exclusion
Physiotherapy - Inhalation	12. Product Exclusion
Physiotherapy - Light	12. Product Exclusion
Physiotherapy - Ultrasound	12. Product Exclusion
Animal Gentle Touch Therapy	14. Treatment Failure Exclusion
Manipulative Therapy	9. Medical Treatment Exclusion
Aromatherapy	9. Medical Treatment Exclusion
Dog Training incl. Dog Walking	14. Treatment Failure Exclusion

### 9. Medical Treatment Exclusion

The Company shall not indemnify the Insured against liability

- a) caused by or arising from medical diagnosis or prognosis or failure to medically diagnose other than in circumstances where the client is recommended by the therapist to consult a medical practitioner
- b) caused by or arising from the use of general anaesthetic
- c) caused by or arising from the giving of any injection or inoculation
- d) caused by or arising from the use of X-rays
- e) caused by or arising from the dispensing manufacture prescription supply or administration of ethical drugs
- f) caused by or arising from the dispensing manufacture mixing blending or formulation by the Insured of any products other than products administered or supplied by the Insured in the course of treatment or therapy.

### 10. Eczema Exclusion

The Company shall not indemnify the Insured against liability caused by or arising from any treatment knowingly provided to eczema sufferers.

### 12. Product Exclusion

The Company shall not indemnify the Insured against liability caused by or arising from

- a) banned or restricted herbal ingredients as defined by the Medicines and Healthcare products Regulatory Agency (MHRA)
- b) Cannabidiol (CBD) where not regulated as a novel food or a cosmetic within the United Kingdom
- c) any Product supplied other than in conjunction with the Professional Services.

### 14. Treatment Failure Exclusion

The Company shall not indemnify the Insured against liability caused by or arising from the failure of any treatment or therapy to achieve its desired effect.

### 18. Equipment Misuse Exclusion

The Company shall not indemnify the Insured against liability caused by or arising from the misuse of equipment