

# Joint Council for Cosmetic Practitioners (JCCP) and Hamilton Fraser affirm their Position on Recommended Best Practice in ‘Insurance for the Aesthetics Sector’ Charter for Recommended Best Practice in Insuring Non-Surgical Aesthetic Practitioners

The JCCP has raised concerns with Government that currently there is no legal requirement for non-healthcare practitioners to have medical insurance cover for non-surgical procedures that they provide to members of the public. Evidence exists to confirm that where medical insurance is provided for both health care and non-health care practitioners the actual amount of medical indemnity cover provided may be inadequate to meet the actual costs associated with successful litigation claims. The JCCP is aware also that the provision of patient/public redress schemes are not currently mandated within the UK, thereby exposing members of the public to receive an apology or compensation for the consequences of unacceptable practices.

We are committed to the principle that the offer of aesthetic-related insurance should be accompanied by a requirement to demonstrate relevant knowledge and competence in the provision of cosmetic treatments and in the identification and management of potential complications; there is no current requirement for this, with some insurers providing cover to cosmetic practitioners after the completion of a short course (1-2 days) with no assurance of competence, safety, or proficiency. Associated with this issue is the need to require practitioners to undertake appropriate and regular continuing personal and professional development (CPPD) undertaken with appropriately accredited training provider organisations to maintain and update knowledge/competence as part of annual insurance renewal.

Consequently, we believe that the UK Government should seek to introduce legislation to ensure that all health and non-healthcare practitioners have adequate and robust medical insurance cover for non-surgical procedures that they provide to members of the public. In support of this objective the JCCP has joined forces with Hamilton Fraser to develop the following principles that we consider represent a charter for recommended best practice in the aesthetics sector.

Hamilton Fraser is the largest and most used insurance provider in the non-surgical cosmetic sector. It has very strict policies and procedures that ensure that it only accepts appropriately qualified and registered health care professionals for insurance purposes who present with evidence of both appropriate experience and qualifications to practise safely. The need for regulation of all practitioners in this sector has been the subject of much debate since the Keogh Review which was published in 2013.

More recently we have seen the introduction of voluntary registers approved by the Professional Standards Authority (PSA) and a government enquiry into the sector led by the All-Party Parliamentary Group (APPG) on Beauty, Aesthetics and Wellbeing. The APPG reported in June 2021 and its report and recommendations are currently being

considered by Government. Some of the key recommendations included in the report relate to insurance:

Recommendation 13. 'The Government should require all practitioners to hold adequate and robust insurance cover and set an industry standard for the level of proven competence that is required to gain coverage. Any future national licensing scheme must also make this a requirement of holding a license'.

Recommendation 14. 'Practitioners must also be required to hold regulated qualifications for the aesthetic non-surgical cosmetic treatments they provide, alongside appropriate industry approved CPD training, to maintain and update their skills, knowledge and competence as part of annual insurance renewal, particularly as new treatments continue to emerge in the market'.

The JCCP and Hamilton Fraser have collaborated to produce their view of the current landscape for insurance and regulation that describes matters that could be progressed and actioned now (in accordance with recommended best practice) and areas where change is required. Together we have pledged to work together to protect both members of the public and aesthetic practitioners. As such we will continue to campaign alongside other key stakeholders for change whilst delivering 'best practice' within the current regulatory frameworks. The JCCP endorses the principles adopted and practised by Hamilton Fraser and recommends their further implementation within and across the aesthetics market.

A full copy of our 'Charter for Recommended Best Practice in Insuring Non-Surgical Aesthetic Practitioners' may be accessed at:

<https://www.jccp.org.uk/NewsEvent/jccp-in-association-with-hf-for-recommended-best-practice-in-insuring-non-surgical-practitioners>

Professor David Sines CBE FRCN

Executive Chair and Registrar – JCCP

25th November 2021

-Ends-

**Notes to Editors:**

For general information and enquiries on the JCCP and a full version of the JCCP Guidelines on use of Social Media go to: [www.jccp.org.uk](http://www.jccp.org.uk)

For further information on standards for non-surgical aesthetic treatments and hair restoration surgery please go to: [www.cosmeticstandards.org.uk](http://www.cosmeticstandards.org.uk)

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