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COSMETIC CLAIMS ARE ON THE RISE

Specialist medical indemnity insurance providers, Hamilton Fraser has reported a dramatic increase of 126% in the number of claims notified by cosmetic practitioners during the past year.

The increase in claims is a warning to cosmetic practitioners of the importance of having adequate cover to protect them against any claims of malpractice or wrong doing in the practice of cosmetic treatments.

Figures released show the breakdown of notifications by treatment type:

- 33% laser
- 32% dermal fillers
- 20% botulinim toxin
- 11% laser lipolysis
- 4% other

The value of each claim has also increased by a staggering 900% over the past 2 ½ years, which Hamilton Fraser relates mainly to increased litigation costs. The highest value claim notified during the past 12 months related to a temporary dermal filler, and is expected to be settled shortly at a figure of around £40,000.

Eddie Hooker, Managing Director of Hamilton Fraser says:

"We attribute the rise in these statistics to the increasing costs of litigation and the increased popularity and availability of these treatments. There is no indication that



practitioners are being trained to a lesser degree than before but as the treatments are predominately elective there is a higher expectation from the customer.

However, whether the cosmetic practitioner is negligent or not, legal costs in defending the practitioner still needs to be paid.”

Practitioners working in aesthetic medicine are also advised that they should consider the effect of any claims on their general practice indemnity cover.

Eddie continues

“The consequence of a claim can have a serious effect on practitioners both financially and professionally in terms of reputation. Whilst your defence organisation will support you in the event of a claim, practitioners may choose to protect their defence union reputation from their aesthetic medicine work. We always recommend practitioners to consider a separate commercial insurance policy for their aesthetic practice.”

For more information on Hamilton Fraser and their commercial professional liability insurance, call **0845 310 6300** or visit www.hamiltonfraser.co.uk.

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Issued by Hamilton Fraser Insurance

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Notes to Editors

1. Hamilton Fraser Insurance is a trading name of HFIS plc. HFIS plc are authorised and regulated by the Financial Services Authority.
2. For general information about Hamilton Fraser Insurance visit our web site at www.hamiltonfraser.co.uk or telephone on 0845 310 6300