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# The importance of notifying us of a potential claim

by Emma Bracchi



At Hamilton Fraser we pride ourselves on giving our customers the best possible service and advice. We are here to help you through difficult situations and have the expertise to provide assistance in order to prevent a case of patient dissatisfaction turning into a lengthy legal battle.

This guide outlines when you need to contact us to inform us of a potential situation so that we can help you from the onset. Everyone has their own perception of how they should look, some may not be happy with their appearance following a treatment even if the treatment result was successful.

You need to contact us when;

## A patient expresses that they are not happy with the treatment directly after the procedure

- Please remember that this is a very common issue.
- People can seem to think that treatments are instant, which is not always the case. To avoid any misunderstanding, clarify with your client when they can expect to see results before carrying out the procedure. We also suggest that the patient is booked in for a follow up review to check if the treatment was successful.
- You should contact us as soon as possible before the review so that we can make a note on your file and give you our professional advice on what options are available to you in case the patient is still dissatisfied following the session.

## If you receive any written or verbal dissatisfaction from a patient or their representatives following a treatment

- You may receive a complaint, days, weeks, months or even years after a treatment is carried out as a patient has 3 years and 4 months to report any medical malpractice claim. **This is a claims-made policy, we therefore advise that you purchase run off cover in the event that you cease trading. You will then be covered if a claim is made related to work carried out before trading stopped.**
- You need to notify us as soon as you are made aware of the dissatisfaction. We can give you advice on how to deal with the situation.

## If a treatment has been administered incorrectly or an injury has occurred to the patient

- We need to be notified immediately.
- 'We are only human' mistakes and errors can be made. It is important to inform us of the mistake so the matter can be dealt with swiftly and efficiently.

We assist with the majority of dissatisfactions in house, however in the event of bodily injury, solicitor involvement or a request for compensation, we set up a claim and notify the insurers. The insurers and solicitors are here to help and will defend you if you have not been negligent. In cases where an error has been made, they will deal with the matter on your behalf and attempt to resolve the matter without the courts involvement.

***Our new combined policy is designed to meet all the insurance needs of today's aesthetic practitioner with one comprehensive solution. To find out more call 0800 63 43 881***

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### 5 tips to assist us in dealing with your claim

1. **Complete a thorough and detailed patient consent form** - ensure you have enough time to obtain the information you require from the patient, their full history and whether there are any contraindications of the treatment they have come in for. Try and get to know your patient to build trust and understand their motivations behind the treatment.
2. **Retain clear and concise patient records with before and after photographs** - these should be kept securely for a minimum of 10 years.
3. **Manage the patient's expectations** - throughout the consultation process and treatment, by ensuring they fully understand the results of the procedure. Consult your patient to understand if their expected results are realistic and achievable and remember to be sympathetic when managing your patient's expectations.
4. **Provide written aftercare information following a treatment** - if this is given verbally, the patient may forget, providing written aftercare information will ensure that the patient can refer to the complete instructions. Please check the manufactures guidelines on a regular basis to ensure that the aftercare information and recommended do's and don'ts's are correct and up to date.
5. **Ensure your insurance policy cover is adequate** - carry out regular reviews of your insurance policy to make sure that all practitioners and treatments are noted on the policy, and that all the individual products used are listed. **Failure to do this may result in the insurers not being able to deal with a claim if the product, practitioner or treatment is not listed on your policy.**

### Please remember

- Make us aware of any dissatisfaction or complaint as soon as you are aware, even if you think the matter will just go away
- Do not admit liability
- Do not respond to a patient or their representatives until you have spoken to us
- Do not disclose you have an insurance policy and do not provide any details

### We are here to help

Please call us on 0345 3106 385 or email [claims@hamiltonfraser.co.uk](mailto:claims@hamiltonfraser.co.uk) to notify us of a potential claim and to seek expert advice.

Emma Bracchi has 16 years of insurance claims experience and is Cert CII accredited. In 2007 Emma joined Hamilton Fraser as a claims handler, drawn to the position because of the dedicated claims team working to help customers throughout the claims process. Emma provides assistance to help guide our practitioners through difficult circumstances to hopefully prevent a customer dissatisfaction developing into formal claims. Emma provides internal claims training to staff and enjoys offering advice, support and contributing to fact sheets and blog posts to help educate practitioners on best practice with regards to claims.

**Emma Bracchi, Claims Handler**



**For more resources and advice, please go to our website  
[www.cosmetic-insurance.com](http://www.cosmetic-insurance.com)**

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