

# Cosmetic and Beauty Claims

With an ever expanding range of cosmetic and beauty treatments available to the public, ranging from cosmetic surgery to laser hair removals, we have substantial experience of every aspect of these claims.

Particular challenges faced by cosmetic practitioners, aesthetic practitioners and their insurers include expectation management, product safety, document retention and training as well as proportionality of Claimant's costs. Increasingly, practitioners are facing claims made by serial claimants. All of the fee earners in our team have medical malpractice experience and, coupled with our product liability expertise, we are able to act on behalf of insureds, individual insureds, manufacturers and beauty clinics.

We have dealt with matters involving:

- allegedly defective equipment and devices
- counterfeit products
- negligent treatments
- costs issues arising out of claims where it is alleged that the treatment is a medical treatment, resisting Court allocation to assessed costs.
- insurance cover and indemnity issues, having provided policy advices for many years.

Having handled claims of all sizes, we understand the concerns insureds have when faced with a claim. We have a very strong approach to dealing with the concerns of small business owners through to clinics and have received a lot of very positive feedback over the years.

## HOW CAPSTICKS CAN HELP

- we can provide support to practitioners, clinicians and entities on risk management
- we can provide feedback to underwriting on patterns of claims
- we regularly advise clients on producing high quality documentary evidence as well as witness evidence where appropriate
- we are able to provide insurers with high quality, up to date claims reporting on individual and portfolio claims at a touch of a button.

## BETTER RESULTS FOR CLIENTS

We will provide a proportionate and commercial early view on whether to settle or fight. We are a small team who have been highly successful in collating information on trends in what is a fast growing area of commerce and using the collected information to successfully defend and persuade Claimants to withdraw their claims.

We work with both insurers and the insured to ensure that the insureds are fully involved in the legal process and in particular in the decision whether to settle or fight. We work hard to ensure that the insureds "buy into" and understand the decisions made by underwriters.

## OFFERING YOU VALUE

We are able to provide our clients highly competitive rates whilst still maintaining higher standards of service, quality and added value.

## KEY CONTACTS



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