

Beauty Bites: Chemical Peels Facials

Within our insurance team, Capsticks deal with a large number of beauty and cosmetic claims. In our series of short insights, we continue to identify and manage the risk of common problems we encounter in a beauty claims portfolio.

Chemical peels and facials remain popular with the public. However, the side effects of the treatments have resulted in a number of customer complaints about their negative impact.

Chemical peels/facials: Key considerations:

- Injuries to the skin and to the face usually result in higher damages awards, given that scarring to these areas may not be easily camouflaged and may lead to increased self-consciousness.
- It is helpful for the defence of a case to have consent forms/medical information forms that take the Claimant through questions about medications, sun exposure, the use of acids/retinoids and bleaching creams. We recommend the use of these questionnaires as standard and should be sought from the manufacturers of the peel.
- Specific terms may not be understood by the general public – it's best not to assume that the average person would associate 'hydroquinone' with bleaching creams or understand that certain skincare includes ingredients that may result in the reduction of 'ceramides', resulting in increased sensitivity to a chemical peel.
- Discussions of risks and benefits should be recorded and should include as much detail as possible to establish that the Claimant understands the risks and the likely appearance following the peel, so they can make an informed decision about the treatment and consider whether they need time away from work afterwards, for example. If available, guide clients to online images of the results.
- Scrutinise the skincare that a person may have already used at home and ensure that all products used are documented.

How Capsticks can help:

Our insurance team recognises the importance of offering clear information to help clients and their customers avoid preventable claims.

Capsticks are routinely instructed to assist with all aspects of cosmetic and beauty claims. We are able to provide support to

organisations and individuals facing claims and can also assist with risk management and policy advice where needed.

If you have any queries around the issues discussed in this article, and the impact on your organisation, please speak to Sarah Bryant, Diandra Bennett or Pallabi Shakya.



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