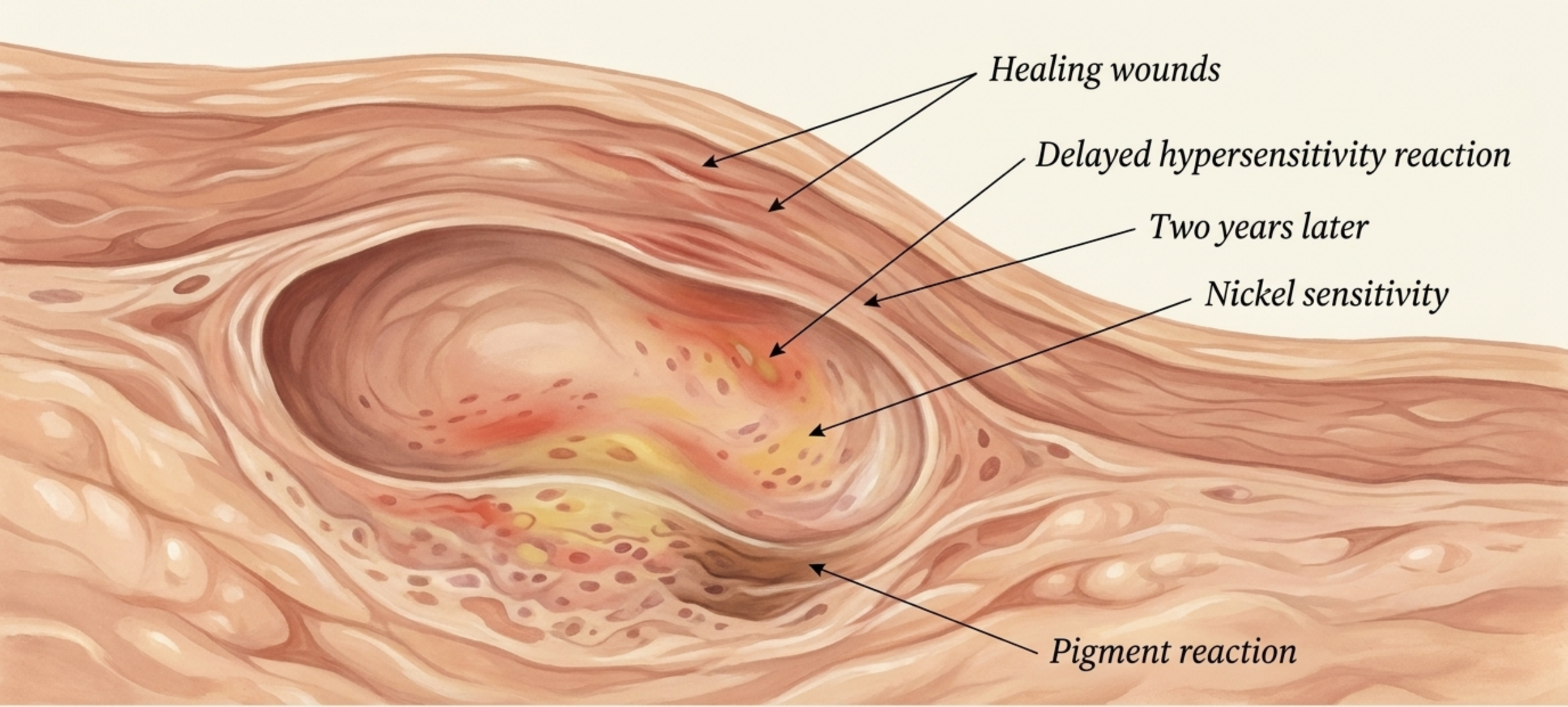

A client can develop a delayed hypersensitivity reaction two years after the initial procedure.

Claims-made policies require run-off cover.