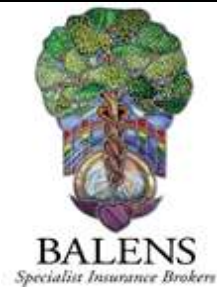


# Balens Specialist Insurance Brokers

## Affinity Schemes – UK

### Key Points Document



#### Welcome to Balens

- Balens are a well-established, fourth generation family run business.
- We are a Specialist Insurance Broker for Health & Wellbeing, Fitness, Beauty, other Health Professionals and organisations
- We are experts in the development of Insurance wordings for Health and Wellbeing Professionals. These wordings are, in our opinion, one of the widest available on the market and include important features that other available cheaper insurance packages may not include.

#### What Cover does my Affinity Scheme Insurance Include?

##### 1. Professional Liability and Malpractice Insurance Policy

- This policy is underwritten by Zurich Insurance plc (Zurich).
- This is a policy that provides cover for Professional, Public and Products Liability for Health and Wellbeing, Fitness, Beauty and other Health Professionals as noted and agreed by Balens Ltd.
- The policy provides a limit of liability of £4,000,000, £6,000,000 or £10,000,000 (referral only). This limit is per section and applies to any one claim, for an unlimited number of claims in the policy year for Section I and II unless otherwise stated in the schedule. The limit is in the aggregate for Section III. Legal Defence costs are covered in addition to the limit of liability and are unlimited.
- The policy is on a claims occurring basis with a difference. The policy will cover claims that occurred during the policy period irrespective of when the claim is made, meaning that you are protected for claims that may arise later down the line providing the work was carried out during the period of insurance. We include an upgrade of cover feature on the Zurich Policy that protects you against the effects of inflation, and rising court awards. This cover is a pioneering hybrid offering the advantages of a claims occurring policy with features normally only found on a claims made policy, but with none of the disadvantages, particularly around the issue of discontinuing cover and possibly being uninsured later on if a claim is discovered. This is a major improvement on what is often available through other insurers. Further information about this is available on our website [www.balens.co.uk](http://www.balens.co.uk)
- The policy will cover you to practice in the UK, cover is also included for temporary trips abroad (please note exclusions apply).
- The policy is an annual policy (unless otherwise stated in Schedule). The policy is renewable each year.

#### What is Insured?

##### Section I: Professional Liability

###### Cover includes:

- Any breach of your professional duty (malpractice) due to a negligent act, error or omission committed or alleged to have been committed.
- Any act of Libel or Slander committed or uttered in good faith.
- Unintentional infringement of any intellectual property right, design right, registered design, trademark or patent.
- Unintentional breach of confidentiality or unintentional misuse of any information.

##### Section II: Public Liability

###### Cover includes:

- Accidental injuries to third parties and third party property damage.
- Accidental obstruction, trespass or nuisance arising out of your business activities.
- Wrongful arrest detention and/or malicious prosecution.

## Section III: Products Liability.

### Cover includes:

- Accidental injuries to third parties and third party property damage caused by Products.
- Cover in respect of products supplied independently of any treatment, therapy and or advice is only provided where the annual turnover in respect of such Products supplied does not exceed £30,000.

### General Extensions

- Loss of reputation cover up to £35,000 per occurrence.
- Expenses incurred to replace or restore lost or damaged documents up to £50,000 per occurrence.
- Retrospective Extension - cover provided by Sections I – III applies to events that happened prior to the commencement of this policy provided such an event is first notified to you during the period of insurance and the previous insurance policy in force at the time of the event will not respond. Full details of the previous policy must be provided.

### General Exclusions

- Liability arising out of the injury of any employee.
- Liquidated, punitive damages and/or fines.
- Any liability caused by, contributed by or arising from nuclear radiation or contamination and/or in consequence of war, pollution and/or terrorism.
- Liability arising out of any criminal, fraudulent acts including sexual harassment.
- Liability arising from any claim or in connection with Tour Operators Liability as defined by the Travel Package Regulations.

### General Restrictions

- Endorsements may apply to your policy. These will be shown in your policy documents.
- Cover excludes any treatment, therapy and/or advice to any persons under the age of 16 unless guardian or parental consent has been obtained and recorded on any treatment record.
- Cover for teaching and or training is not provided automatically where a certificate of competence is provided (this does not apply to healing activities or teaching/training provided by a Reiki Master). Cover for students is only provided if activities are supervised by a qualified person or the student is deemed competent to undertake such work by their school or tutor.

**This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by this policy. If you want to see the full terms, conditions and exclusions of the cover please refer to the policy document, which can be viewed here: [www.balens.co.uk/zurich/bzpw.pdf](http://www.balens.co.uk/zurich/bzpw.pdf)**

## 2. Commercial Legal Protection Insurance

- This policy is underwritten by DAS Legal Expenses Insurance Company Ltd (DAS)
- Cover for legal defence costs against criminal allegations.
- Pre-disciplinary and Disciplinary Hearings cover.
- Jury service and court attendance cover.
- Tax protection cover relating to a tax enquiry, an employer compliance dispute and/or VAT dispute.
- Unlimited access to legal and tax helplines.
- Counselling service.
- The policy provides a limit of liability of £100,000 per claim.

**Please refer to the DAS 'welcome to your Legal Expenses cover' document and the DAS policy wording for further details.**

## 3. Personal Accident Insurance

- This is an optional policy.
- The policy is underwritten by W.R.Berkley UK Limited.

**Please refer to the Personal Accident Insurance: Insurance Product Information Document and Policy wording for full terms and conditions.**

## 4. All Risks Insurance

- This is an optional policy designed to provide cover for therapy equipment, computers, photographic, electronic, office equipment and stock used in connection with your business
- The policy is underwritten by Covea Insurance plc.

Please refer to the All Risks summary and guide and policy wording for full terms and conditions.

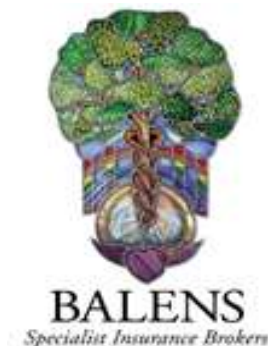
## Suitability Statement and Statement of Demands and Needs

This policy has been designed for Health and Wellbeing Practitioners and/or Businesses that provide advice, treatment, activities or therapies to members of the public. As a Health and Wellbeing Practitioner you can be held legally liable for loss or damage to other people's property, injury or harm or financial loss alleged to have been caused to your clients, patients or other parties. This policy has been designed to provide defence and payment for damages for the above, as well as covering many additional risks.

Balens Ltd have devised and arranged a bespoke policy suitable for individuals and/or businesses working in the Health and Wellbeing industry. The policy can be made up of four aspects, for each aspect of your policy we select from only one insurer, with whom we have designed a bespoke policy wording and have provided us with a delegated binding agreement. Each insurer has a good claims record and are financially secure.

- **Professional, Public and Products Liability cover. The Insurer for this policy is Zurich Insurance plc**
- **Commercial Legal Protection cover. The insurer for this policy is DAS Legal Expenses Insurance Company Ltd.**
- **Individual Personal Accident cover (OPTIONAL). The insurer for this policy is W.R.Berkley UK Limited.**
- **All Risks Cover (OPTIONAL). The insurer for this policy is Covea Insurance plc.**

This service is on a non-advised basis and this information will enable you to make your own informed decision as to whether or not this policy and the two insurance covers you can add are suitable for your insurance requirements. We act as agent for the insurers involved when sourcing the policy and placing the insurance. In the event of a claim we act as your agent. Your insurance cover start and end date will be specified in your policy schedule. Your obligations to us and how to cancel your policy are detailed in our Terms of Business which are provided alongside this document.



### **Balens Limited**

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