

23 April 2018

Ms Caeredwen Gregson-Barnes trading as Magic Hands Smart Bowen Therapy
Churchfield House
Church Road
Lydney
GL15 5EG

Dear Ms Gregson-Barnes,

Re: Block Scheme for Members of Bowen Therapy Professional Association

Thank you very much for your payment of £24.37.

Please note that you have requested cover from 10th April 2018 but we can only start cover from 16th April 2018 as this is when we received your form in the office.

We enclose your Schedule of insurance for you to read and keep in a safe place. Please notify us as soon as possible if during the period of Insurance there are any changes in circumstances or in the material facts previously disclosed to us. Your policy is on a claims occurring basis, which means that if you stop the policy, it will always be in place if a claim was made at a later date for work done within the policy period and this is for an unlimited period of time. If discontinuing, kindly let us know the reason so we can mark your records accordingly.

Please remember in the event of a possible claim or incident please contact us. Please do not admit liability or mention that you are insured to a possible claimant. This enables insurers to protect your interests.

The policy has been issued, unless otherwise stated within the policy Schedule, on the understanding that you made a fair presentation of the risk to be insured.

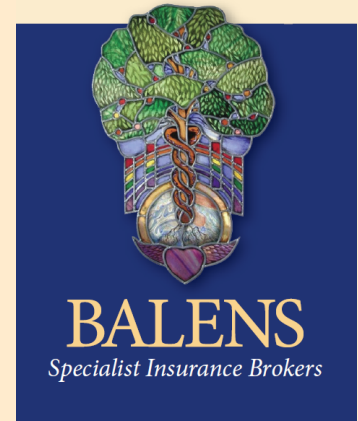
You are responsible for disclosing complete and accurate information and every material circumstance which insurers require in connection with any proposal for insurance cover. If you do not make a fair presentation of the risk the policy may be avoided, written on different terms or a higher premium may be charged, depending on the circumstances of the failure to present the risk fairly.

Please read the 'Important Notice to Policy Holders' leaflet on the Insurance Act 2015 enclosed with this letter for a full explanation. A review of the policy wording is also recommended as it contains full details of the conditions relating to changes in circumstances, fair representation and remedies.

We have enclosed a copy of the new policy wording which has had some changes and improvements made to it. Please familiarise yourself with this, specifically the policy conditions that are applicable. Condition 14 states that you should follow the record keeping requirements detailed in the policy wording. Please familiarise yourself with pages 30 – 38 of the policy wording for the full scope of conditions applicable.

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England & Wales Reg.No. 4931050



Your Policy Overview:

Policy Reference:

ZUR-BTPA/17/07/58

Period of Insurance:

From: Apr 16 2018

To: Jun 30 2018

The Insurance premium is made up of:

- Professional Liability Premium - £6.72 inclusive of Insurance Premium Tax
- DAS Legal Expenses Package - £3.47 inclusive of Insurance Premium Tax
- Personal Accident - £11.20 inclusive of Insurance Premium Tax
- Balen Admin/Documentation Charges - £2.98

Any Questions or Queries?

Please contact us on:

01684 580 771

Info@Balens.co.uk

Other Policies to Consider:

We have a wide range of insurance solutions to suit your needs.

You may be interested in the following:

**Business Protection
Personal Accident & Sickness
Household Insurance**

Bridge House, Portland Road,
Malvern, Worcs, WR14 2TA
www.balens.co.uk

Balens pride ourselves on the fact that our **Professional Liability policy wording is one of the widest available on the market** and **includes important features** that other policies may not. Our ongoing commitment is to keep evolving our specialist service to you. We offer a range of services that we hope may be of interest to you. Please contact us for a full information pack.

We look forward to being of service to you. If you have any queries please do not hesitate to contact us.

Yours sincerely,

Jane Randall

for David Balen Cert PFS

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Bowen Therapy Professional Association

Devised & arranged by BALENS and underwritten by Zurich Insurance plc (ZIP) in accordance with the authority granted.

CERTIFICATE OF INSURANCE POLICY NUMBER ZUR-BTPA/17/07/58-BTJLJAK

- 1. The Insured:** Ms Caeredwen Gregson-Barnes trading as Magic Hands Smart Bowen Therapy
- 2. Postal Address:** Churchfield House, Church Road, Lydney, GL15 5EG
- 3. Limit of Indemnity:** £4,000,000 Any one claim per section of cover and unlimited number of claims during the period of insurance. Defence costs in addition.
- 4. Policy Cover:** Claims made in relation to the Insured's Practice or Business as per proposal or declaration submitted, or as otherwise advised in respect of work performed prior to the expiry date of the policy and subject to policy terms and conditions.
(I). Malpractice, Good Samaritan Acts and First Aid (I) Breach of Professional Duty (I) Professional Indemnity (II) Public Liability (III) Products Liability. Various other extensions to apply as per policy document.
- 5. Excess:** NIL
- 6. Retroactive Date:** Unlimited cover for previously insured work performed as per extension's endorsement 4 & 4a in policy wording.
- 7. Period of Insurance:** Apr 16 2018 until Jun 30 2018 (both dates inclusive)
- 8. Premium:** Premium: £6.00
Insurance Premium Tax: £0.72
Total: £6.72
- 9. Jurisdiction:** United Kingdom.
- 10. Territorial Limits:** Great Britain, Northern Ireland, Isle of Man and Channel Islands. Cover is extended worldwide for temporary trips abroad excluding USA and Canada unless otherwise agreed.
- 11. Notice of Claim to:** Balens Ltd, Bridge House, Portland Road, Malvern. Worcs. WR14 2TA
- 12. Activities / Therapies covered:** Bowen Technique; Equine Reiki (Bloodstock Limit is £500,000. If you require more, please contact us); Indian Head Massage; Reiki
- 13. Help Line:** 01684 893 006
- 14. Conditions:**

This Certificate of Insurance is issued for and on behalf of Zurich Insurance plc (herein called "the Insurers").
In consideration of the payment of the Premium the Insurers will indemnify the Insured in accordance with the terms, conditions and limitations of Policy (herein called "the Policy") which are incorporated herein (a copy of the Policy is available on request).
Certificate issued in Malvern, 23 April 2018 by BALENS

Signed:

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.



BALENS "BLOCK" SCHEME



INDIVIDUAL PERSONAL ACCIDENT INSURANCE POLICY

SCHEDULE

Unique Market Reference: **B6967WRBSC17008**
Policy Number: **KA017Z17A000**

Certificate Number: ZUR-BTPA/17/07/58
Scheme Ref: B1

- 1. **INSURED:** **Ms Caeredwen Gregson-Barnes trading as Magic Hands Smart Bowen Therapy**
- 2. **ADDRESS:** **Churchfield House, Church Road, Lydney, GL15 5EG**
- 3. **OCCUPATION/THERAPIES PRACTISED:** **Bowen Technique; Equine Reiki (Bloodstock Limit is £500,000. If you require more, please contact us); Indian Head Massage; Reiki**
- 4. **MAXIMUM BENEFIT** **£25,000**
- 5. **PERIOD OF INSURANCE** **From: Apr 16 2018 To: Jun 30 2018**
(both dates inclusive)
- 6. **PREMIUM** **Premium: £10.00**
Insurance Premium Tax: £ 1.20
Total: £11.20

Age Limit **No cover shall apply under this policy if at the commencement date of the PERIOD OF INSURANCE the INSURED is 71 years of age or older.**

SCHEDULE OF BENEFITS

Important: See Policy Wording for Definitions, Conditions and Exclusions

This Policy is underwritten by W. R. Berkley UK Limited who are authorised and regulated by the Financial Conduct Authority in their capacity as Appointed Representative of W. R. Berkley Syndicate Management Limited.

SECTION A – PERSONAL ACCIDENT

<u>ITEM</u>	<u>DESCRIPTION</u>	<u>BENEFIT LIMIT</u>
A.1	Accidental Death	£25,000
A.2	Loss of Limbs	£25,000
A.3	Loss of Sight	£25,000
A.4	Loss of Hearing in both ears	£25,000
A.5	Loss of Hearing in one ear	£10,000
A.6	Permanent Total Disablement	£25,000
A.7	Continental Scale as specified in the Policy Wording, up to	£25,000

Signed on behalf of INSURERS:

Date: 23 April 2018



Bowen Therapy Professional Association

DAS COMMERCIAL LEGAL PROTECTION PACKAGE

Devised & arranged by BALENS and underwritten by DAS Legal Expenses Insurance Company Limited, who provide the legal protection insurance under your policy.

The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

SCHEDULE OF INSURANCE POLICY NUMBER TS5/3536365

1. The Insured: Ms Caeredwen Gregson-Barnes trading as Magic Hands Smart Bowen Therapy
2. Postal Address: Churchfield House, Church Road, Lydney, GL15 5EG
3. Limit of liability: £100,000 for all claims resulting from one or more event arising at the same time or from the same originating cause
4. Policy Cover: Pre Disciplinary Hearings, Disciplinary Hearings, Legal Defence, Statutory License Protection, Tax Protection and Advice and Assistance Helplines, consisting of: Euro Law Legal Advice, Tax Advice and Counselling. To contact DAS for the services (except Counselling), phone DAS on 0344 893 6911. To contact the Counselling helpline, phone DAS on 0344 893 9012.
5. Excess: nil
6. Period of Cover: Apr 16 2018 until Jun 30 2018 (both dates inclusive)
7. Premium: £3.10 Insurance Premium Tax: £0.37 Total £3.47
8. Notice of Claim to: Balens Limited, Bridge House, Portland Road, Malvern, Worcester WR14 2TA

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

Certificate issued in Malvern, 23 April 2018 by BALENS

Signed: