



BALENS



Specialist Insurance Brokers

2 Nimrod House, Sandy's Road, Malvern, Worcs. WR14 1JJ

Tel: 01684 893006 Fax: 01684 891361

Web: www.balens.co.uk Email: info@balens.co.uk

Mr David Emes
165 Engadine Street
London
SW18 5DU

2 October 2009
Ref: ZUR/03/9856

Dear Mr Emes

***RE: BLOCK SCHEME FOR MEMBERS OF
INSTITUTE OF SPORT AND REMEDIAL MASSAGE***

Thank you very much for your payment of £31.00. This is made up of: Malpractice Premium - £18.38 inclusive of Insurance Premium Tax, DAS Legal Expenses Package - £3.26 inclusive of Insurance Premium Tax, Balen Admin/Documentation Charges - £9.36

We enclose your Schedule of insurance for you to read and keep in a safe place. Please contact us direct if anything changes in the future, or if you have any queries regarding the policy. Run off is now permanently included on your policy which is on an adjustable claims occurring basis. If discontinuing, kindly let us know the reason so we can mark your records accordingly.

Please remember in the event of a possible claim always to contact us first, and not to admit liability or mention that you are insured to a possible claimant, this enables underwriters to protect your interests.

May we draw your attention to the range of services we offer, including our Affinity Personal Pension Scheme. Please contact our Financial Services Department for a full information pack. We also have a range of other facilities, which are proving very popular with therapists, ie Building and Contents cover and Income Protection.

Most of our business is dedicated to servicing the needs of Health Professionals and their organisations. If any of our other schemes or covers would be of interest to you, please do not hesitate to contact us. We thank you for supporting the scheme, and look forward to providing whatever service, advice or backup you may require in the year ahead.

If you have any further queries or need explanation of the terminology used, please do not hesitate to contact us or visit our website www.balens.co.uk.

Yours sincerely

Joy Harrison
for David Balen Cert PFS
BALENS

"We care for the carers"

Established 1950, Authorised and Regulated by the Financial Services Authority.

Member of the Institute of Insurance Brokers.

Balens Ltd trading as Balens, registered in England & Wales No. 4931050

Institute of Sport and Remedial Massage

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

SCHEDULE OF INSURANCE POLICY NUMBER ZUR/03/9856

- 1. The Assured :** Mr David Emes being a student or full member of Institute of Sport and Remedial Massage
- 2. Postal Address:** 165 Engadine Street, London, SW18 5DU
- 3. Limit of Indemnity:** £3,000,000 Any one claim per section of cover and unlimited number of claims during the period of insurance. Defence costs in addition.
£50,000 Loss of documents reinstatement costs
- 4. Policy Cover:** Claims made during the period of insurance in relation to the Assured's Health Professional Business as per proposal or declaration submitted, or as otherwise advised. Activities and persons covered are defined in Section "A" of the policy document. The business and activities are to be carried out within the territorial limits as defined in Policy Section "A" Great Britain, Northern Ireland, Isle of Man and Channel Islands.
(a) Malpractice, Good Samaritan Acts and First Aid (b) Breach of Professional Duty (c) Professional Indemnity (d) Public Liability (e) Products Liability (f) Nuisance, trespass, obstruction, loss of amenities (g) Wrongful arrest, Detention, malicious prosecution arising out of improper conduct by clients at the premises (h) Libel or Slander (i) Breach of confidentiality.
Additional clauses are also included as per Section "D" of the policy
- 5. Excess:** NIL
- 6. Retroactive Date:** Unlimited cover for previous work performed
- 7. Period of Insurance:** Oct 2 2009 until Mar 30 2010 (both dates inclusive)
- 8. Premium:** £18.38 inclusive of Insurance Premium Tax
- 9. Run-Off:** Included upon termination of this policy
- 10. Jurisdiction:** United Kingdom. Cover is extended worldwide for temporary trips abroad excluding USA and Canada
- 11. Notice of Claim to:** Balens Ltd., 2 Nimrod House, Sandy's Road, Malvern. Worcs. WR14 1JJ
- 12. Activities / Therapies covered:** Massage; On Site Massage; Sports & Remedial Massage
- 13. Help Line:** 01684 893006


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).

The Proposal or any information supplied by the Insured shall be incorporated in the Policy.

Provided always that if the Insured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise this Certificate shall become void and all claims hereunder shall be forfeited.

Certificate issued in Malvern, 2 October 2009 by BALENS

Signed 



Institute of Sport and Remedial Massage



COMMERCIAL LEGAL PROTECTION FOR MEMBERS

Devised & arranged by BALENS and underwritten by DAS Legal Expense Insurance Company Limited

SCHEDULE OF INSURANCE POLICY NUMBER TS5/3536365

- 1. The Assured:** Mr David Emes
- 2. Postal Address:** 165 Engadine Street, London, SW18 5DU
- 3. Limit of liability:** £100,000 For any one claim
- 4. Policy Cover:** Legal Defence (including Disciplinary Hearings Cover), Statutory License Protection, Tax protection and Advice and Assistance Helplines, consisting of: EurowLaw Legal Advice, Business Assistance and Counselling. To contact DAS for the services (except Counselling), phone DAS on 0117 933 0613. To contact the Counselling helpline, phone DAS on 0117 934 2121.
- 5. Excess:** £200 for Aspect Tax Enquiries (see full wording for details).
- 6. Period of Cover:** Oct 2 2009 until Mar 30 2010 (both dates inclusive)
- 7. Premium:** £3.26 inclusive of Insurance Premium Tax
- 8. Notice of Claim to:** Balens Limited, 2 Nimrod House, Sandy's Road, Malvern, Worcester WR14 1JJ

DAS is authorised and regulated by the Financial Services Regulatory Authority

Certificate issued in Malvern, 2 October 2009 by BALENS

Signed 