



# 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](http://www.balens.co.uk) Email: [info@balens.co.uk](mailto:info@balens.co.uk)

Ms Kate Biller  
75 Kynaston Road  
London  
N16 0EB

10 March 2009  
Ref: ZUR 10/02/77

Dear Ms Biller

***RE: BLOCK SCHEME FOR  
BRIDGE BLOCK SCHEME***

Thank you very much for your payment of £86.00. This is made up of: Malpractice Premium - £49.88 inclusive of Insurance Premium Tax, DAS Legal Expenses Package - £6.50 inclusive of Insurance Premium Tax, Personal Accident - £10.00 inclusive of Insurance Premium Tax, Balen Admin/Documentation Charges - £19.62

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](http://www.balens.co.uk)

Yours sincerely

**Nicola Bradley**  
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*

## Bridge Block Scheme

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

### SCHEDULE OF INSURANCE POLICY NUMBER ZUR 10/02/77

- 1. The Assured :** Ms Kate Biller
- 2. Postal Address:** 75 Kynaston Road, London, N16 0EB
- 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:** Mar 4 2009 until Feb 28 2010 (both dates inclusive)
- 8. Premium:** £49.88 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:** Chair Massage; Hopi Ear Candles; Hot Stone Massage; Indian Head Massage; Natural Face Lift Massage; Pregnancy Massage; Reflexology; Therapeutic 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, 10 March 2009 by BALENS

Signed .....  .....



**BALENS "BLOCK" SCHEME**  
**INDIVIDUAL PERSONAL ACCIDENT POLICY**  
**SCHEDULE**



Master Policy Number: ABM070P24198-1

Scheme Ref: B1

1. INSURED                                    **"The Assured" as stated in the Master Certificate Policy Schedule and who has paid the appropriate premium**
2. ADDRESS                                    **As stated in the Master Certificate Policy Schedule**
3. OCCUPATION                                **As stated in the Master Certificate Policy Schedule**
4. MAXIMUM BENEFIT                        **£25,000**
5. PERIOD OF INSURANCE (both dates inclusive)                        **The "Period of Cover" as stated in the Master Certificate Policy Schedule**
6. PREMIUM                                    **£9.52 Insurance Premium Tax: £0.48 Total £10.00**
- 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**

**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	£25,000
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: 10 March 2009**



# Bridge Block Scheme



## 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:** Ms Kate Biller
- 2. Postal Address:** 75 Kynaston Road, London, N16 0EB
- 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:** Mar 4 2009 until Feb 28 2010 (both dates inclusive)
- 7. Premium:** £6.50 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, 10 March 2009 by BALENS

Signed .....  .....