



# Therapist Insurance



## SCHEDULE

### Policy Number: ZUR-TIS/20/03/3

- 1. INSURED: Mr Adam Shepherd
- 2. ADDRESS: [REDACTED]
- 3. ACTIVITIES: Acupressure Massage Therapy; Cupping; Thai Foot Reflexology; Thai Herbal Compress - Full Thai; Thai Massage - Full Thai; Tok Sen; Yoga Teaching
- 4. PERIOD OF INSURANCE: From: **Mar 1 2020** To: **Feb 28 2021** (both dates inclusive)
- 5. POLICY FORM REFERENCE: ZCX513AA(09/19)
- 6. NOTICE OF CLAIM TO: Balens Ltd, Bridge House, Portland Road, Malvern, Worc. WR14 2TA  
Helpline: 01684 893 006

### Important: See Policy Wording for Definitions, Conditions and Exclusions

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

## SECTION A – PROFESSIONAL LIABILITY & MALPRACTICE

Operative

### 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.

**(A1) Breach of Professional Duty; Malpractice; Professional Indemnity; Good Samaritan Acts and First Aid.**

**(A2) Public Liability.**

**(A3) Products Liability. Various other extensions to apply as per policy document.**

### Premium

Premium: £34.00  
 Insurance Premium Tax: £4.08  
 Total: £38.08

### Retrospective Cover

Unlimited cover for previously insured work performed as per extension 4 & 4a in the policy wording.

### Conditions

Not Applicable

### Limit of Indemnity

**Section A1 Professional Liability: £6,000,000**

**And**

**Section A2 Public Liability: £6,000,000**

Any one claim per section of cover and unlimited number of claims during the period of insurance. In addition to the limit of indemnity the insurer will pay costs and expenses.

**Section A3 Products Liability: £6,000,000**

For the aggregate of all claims during the period of insurance. In addition to the limit of indemnity the insurer will pay costs and expenses.

### Excess

Nil

## SECTION B – PERSONAL ACCIDENT

Not Operative

### Premium

Premium: £0.00  
 Insurance Premium Tax: £0.00  
 Total: £0.00

ITEM	DESCRIPTION	BENEFIT LIMIT
B1.	Death	£25,000
B2.	Loss of limb (one or more)	£25,000
B3.	Loss of Sight	£25,000
B4.	Total loss of hearing (in both ears) or total loss of speech	£25,000
B5.	Total loss of hearing in one ear	£25,000

B6.	Permanent total disablement	£25,000
B7.	Permanent partial disablement (as specified in the Policy Wording)	Up to £25,000

**SECTION C – BUSINESS EQUIPMENT ‘ALL RISKS’**

**Not Operative**

- **Sum Insured:** None
- **Excess:** £100 per claim

**Premium**

Premium:	<b>£0.00</b>
Insurance Premium Tax:	<b>£0.00</b>
Total:	<b>£0.00</b>

**Signed on behalf of INSURERS:** *J. Balen*

**Date:** 17 February 2020