



Therapist Insurance



SCHEDULE

Policy Number: ZUR-TIS/24/11/153

1. INSURED: Mr Adam Shepherd
2. ADDRESS:
3. ACTIVITIES: Cupping; Thai Foot Reflexology; Thai Herbal Compress - Full Thai; Thai Massage - Full Thai; Tok Sen; Yoga Teaching
4. PERIOD OF INSURANCE: From: **Nov 14 2024** To: **Nov 13 2025** (both dates inclusive)
5. POLICY FORM REFERENCE: ZCX513AA
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 Company Ltd 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:

Insurance Premium Tax:

Total:

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: £4,000,000

And

Section A2 Public Liability: £4,000,000

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: £4,000,000

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:

Insurance Premium Tax:

Total:

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:** Not Insured
- **Excess:** £100 per claim

Premium

Premium:

Insurance Premium Tax:

Total:

Signed on behalf of INSURERS: *J. Balen*

Date: 28 November 2024