Therapist Insurance Renewals Scheme

SCHEDULE

Policy Number: ZUR-TIREN/26/11/43

1.	INSURED:	Mr Adam Shepherd
2.	ADDRESS:	[redacted]
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 2026** To: **Nov 13 2027** (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:	**£50.00**
Insurance Premium Tax:	**£6.00**
Total:	**£56.00**

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