



# BALENS



*Specialist Insurance Brokers*

**Bridge House, Portland Road, Malvern, Worcs. WR14 2TA**

**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)**

Mr Alexis Enel  
1 Woodlands Cottage  
Westonbirt  
Tetbury  
GL8 8QE

11 October 2017  
Ref: ZUR-IOS/17/09/168

Dear Mr Enel

***RE: BLOCK SCHEME FOR INDIVIDUAL OSTEOPATH SCHEME***

Thank you very much for your payment of £283.01. The Insurance premium is made up of: Professional Liability Premium - £190.56 inclusive of Insurance Premium Tax, DAS Legal Expenses Package - £78.40 inclusive of Insurance Premium Tax, Personal Accident - £11.20 inclusive of Insurance Premium Tax, Balen Admin/Documentation Charges - £2.85

We enclose your Schedule of insurance for you to read and keep in a safe place. Please notify us as soon as possible if during the period of Insurance there are any changes in circumstances or in the material facts previously disclosed to us. Your policy is on a claims occurring basis, which means that if you stop the policy, it will always be in place if a claim was made at a later date for work done within the policy period and this is for an unlimited period of time. If discontinuing, kindly let us know the reason so we can mark your records accordingly.

Please remember in the event of a possible claim or incident please contact us. Please do not admit liability or mention that you are insured to a possible claimant. This enables insurers to protect your interests.

The policy has been issued, unless otherwise stated within the policy Schedule, on the understanding that you made a fair presentation of the risk to be insured.

You are responsible for disclosing complete and accurate information and every material circumstance which insurers require in connection with any proposal for insurance cover. If you do not make a fair presentation of the risk the policy may be avoided, written on different terms or a higher premium may be charged, depending on the circumstances of the failure to present the risk fairly.

**Please read the 'Important Notice to Policy Holders' leaflet on the Insurance Act 2015 enclosed with this letter for a full explanation. A review of the policy wording is also recommended as it contains full details of the conditions relating to changes in circumstances, fair representation and remedies.**

We have enclosed a copy of the new policy wording which has had some changes and improvements made to it. Please familiarise yourself with this, specifically the policy conditions that are applicable. Condition 14 states that you should follow the record keeping requirements detailed in the policy wording. Please familiarise yourself with pages 30 – 38 of the policy wording for the full scope of conditions applicable.

Balens pride ourselves on the fact that our **Professional Liability policy wording is one of the widest available on the market and includes important features** that other policies may not. Our ongoing commitment is to keep evolving our specialist service to you. We offer a range of services that we hope may be of interest to you. Please contact us for a full information pack.

We look forward to being of service to you. If you have any queries please do not hesitate to contact us.

Yours sincerely

**Nicole Hallett**  
**for David Balen Cert PFS**  
**BALENS**

*"We care for the carers"*

*Established 1950, Authorised and Regulated by the Financial Conduct Authority.*

*Member of the Institute of Insurance Brokers.*

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



## Individual Osteopath Scheme

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

### CERTIFICATE OF INSURANCE POLICY NUMBER ZUR-IOS/17/09/168-BPMYFJT

- 1. The Insured:** Mr Alexis Enel
- 2. Postal Address:** 1 Woodlands Cottage, Westonbirt, Tetbury, GL8 8QE
- 3. Limit of Indemnity:** £6,000,000 Any one claim per section of cover and unlimited number of claims during the period of insurance. Defence costs in addition.
- 4. 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.  
(I) Malpractice, Good Samaritan Acts and First Aid (I) Breach of Professional Duty (I) Professional Indemnity (II) Public Liability (III) Products Liability. Various other extensions to apply as per policy document.
- 5. Excess:** NIL
- 6. Retroactive Date:** Unlimited cover for previously insured work performed as per extension's endorsement 4 & 4a in policy wording.
- 7. Period of Insurance:** Sep 1 2017 until Aug 31 2018 (both dates inclusive)
- 8. Premium:** £190.56 inclusive of Insurance Premium Tax
- 9. Jurisdiction:** United Kingdom.
- 10. Territorial Limits:** Great Britain, Northern Ireland, Isle of Man and Channel Islands. Cover is extended worldwide for temporary trips abroad excluding USA and Canada unless otherwise agreed.
- 11. Notice of Claim to:** Balens Ltd, Bridge House, Portland Road, Malvern. Worcs. WR14 2TA
- 12. Activities / Therapies covered:** Animal Osteopathy (Bloodstock Limit is £500,000. If you require more, please contact us); Registered Osteopath
- 13. Help Line:** 01684 893006
- 14. Conditions:**

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).

Certificate issued in Malvern, 11 October 2017 by BALENS

Signed .....  .....

#### Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority.

Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. These details can be checked on the

FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is

203093.

## BALENS "BLOCK" SCHEME



### INDIVIDUAL PERSONAL ACCIDENT INSURANCE POLICY



#### SCHEDULE

Unique Market Reference: **B6967WRBSERCO2016008**  
Policy Number: **KA017Z16A000**

Certificate Number: ZUR-IOS/17/09/168  
Scheme Ref: B1

1. INSURED: **Mr Alexis Enel**  
2. ADDRESS: **1 Woodlands Cottage, Westonbirt, Tetbury, GL8 8QE**  
3. OCCUPATION/THERAPIES PRACTISED: **Animal Osteopathy (Bloodstock Limit is £500,000. If you require more, please contact us); Registered Osteopath**  
4. MAXIMUM BENEFIT: **£25,000**  
5. PERIOD OF INSURANCE (both dates inclusive): **From: Sep 1 2017 To: Aug 31 2018**  
6. PREMIUM: **Premium: £10.00  
Insurance Premium Tax: £1.20  
Total: £11.20**

**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**

This Policy is underwritten by W. R. Berkley UK Limited who are authorised and regulated by the Financial Conduct Authority in their capacity as Appointed Representative of W. R. Berkley Syndicate Management Limited.

#### SECTION A - PERSONAL ACCIDENT

<u>ITEM 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	£10,000
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: 11 October 2017



# Individual Osteopath Scheme

## DAS COMMERCIAL LEGAL PROTECTION PACKAGE

Devised & arranged by BALENS and underwritten by DAS Legal Expenses Insurance Company Limited, who provide the legal protection insurance under your policy.

The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

### SCHEDULE OF INSURANCE POLICY NUMBER TS5/3536365

1. The Insured: Mr Alexis Enel
2. Postal Address: 1 Woodlands Cottage, Westonbirt, Tetbury, GL8 8QE
3. Limit of liability: £100,000 for all claims resulting from one or more event arising at the same time or from the same originating cause
4. Policy Cover: Pre Disciplinary Hearings, Disciplinary Hearings, Legal Defence, Statutory License Protection, Tax Protection and Advice and Assistance Helplines, consisting of: Euro Law Legal Advice, Tax Advice and Counselling. To contact DAS for the services (except Counselling), phone DAS on 0344 893 6911. To contact the Counselling helpline, phone DAS on 0344 893 9012.
5. Excess: nil
6. Period of Cover: Sep 1 2017 until Aug 31 2018 (both dates inclusive)
7. Premium: £70.00 Insurance Premium Tax: £8.40 Total £78.40
8. Notice of Claim to: Balens Limited, Bridge House, Portland Road, Malvern, Worcester WR14 2TA

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

**Certificate issued in Malvern, 11 October 2017 by BALENS**

Signed .....  .....