



### **What do I need to do?**

- 1) Check the activity sheets for the activity that you practice. You can add as many activities to the policy as you like, providing you hold a suitable qualification. If an activity is not listed, please add it to the list on the form and we will inform you if we require an additional premium or more information. If you wish to add any new activities to your policy, please forward a copy of your qualification. If you are a student in any activity and require cover for your case studies, please write student next to the activity.
- 2) Check the premium that you need to pay for the activity that you practice and then tick the appropriate box. You can pay by cheque which needs to be made payable to Balens Ltd, write card details on a separate sheet or call us with card details once we have received your form.
- 3) Answer the questions on the Proposal form and read the declaration, then please make sure that you fill your details in clearly and hand sign and date the declaration form.
- 4) Please state the activities that you require cover for in the box on the bottom of the proposal form. If an endorsement applies please contact us prior to the inception of your policy for full details.
- 5) On receipt of the above, we will start your policy from the day that we receive your form, providing everything has been completed correctly. If you are practising an activity that is not on the list, we may need further information before cover can be granted. If you have foreign qualifications, we will need you to complete an additional form. Please note that we must receive your renewal documentation before the expiry date of your current policy to ensure continuous cover.
- 6) Please note the completion and submission of this form does not bind you or us to enter a contract of insurance. In order to minimise the need for further clarification please answer all questions fully. You understand that you must make a fair presentation of the risk to us when completing this form and at inception, renewal and whenever you request changes to your policy. This means you must tell us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and must not misrepresent any material facts. A material fact is one which would influence our acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interest to disclose them. 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 complete the attached proposal form and return with your payment to:-

**Balens Limited**  
Specialist Insurance Brokers to Health & Wellbeing Practitioners & Organisations  
Bridge House, Portland Road, Malvern, WR14 2TA

Tel: 01684 – 580771 Fax: 01684 – 891361

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

*"We care for the Carers"*

*Established 1950 – Over 60 years of Service & Personal Support*  
*Balens Ltd are Authorised & Regulated by the Financial Conduct Authority*

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Balens Limited has passporting rights enabling us to carry out insurance transactions within EEA states. This business may not be regulated by the Financial Conduct Authority, however, we apply the same compliance protocol across all of our business.



**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.



## **British Register of Complementary Practitioners Affinity Scheme – UK**

**Policy runs from 01<sup>st</sup> October 2018 – 30<sup>th</sup> September 2019**

### **Premium Information**

As an ethical, regulated business we wish to be clear and transparent about the breakdown of the cost of your insurance policy arranged through us. The tables below aim to achieve this. As an example, the cost of your insurance premium if you are a Full Practitioner (Low Risk) would be £37.58. If you are joining the scheme after the first quarter the rates will reduce as per the table below. If you wish to add the additional Personal Accident policy the premium payable would be £37.58 + £11.20 = £48.78

Limit of Liability £4,000,000 Low Risk	Malpractice Premium	DAS	Net Insurance Cost	Insurance Premium Tax (IPT) @ 12%	Balens Admin Fee	Affinity Fee	Total Premium Payable
Oct – Dec	£10.63	£8.19	£18.82	£2.26	£15.00	£1.50	<b>£37.58</b>
Jan – Mar	£7.97	£8.19	£16.16	£1.94	£11.25	£1.50	<b>£30.85</b>
Apr – Jun	£5.32	£4.10	£9.42	£1.13	£7.50	£1.50	<b>£19.55</b>
Jul – Sep	£2.66	£4.10	£6.76	£0.81	£3.75	£1.50	<b>£12.82</b>

Limit of Liability £4,000,000 Medium Risk	Malpractice Premium	DAS	Net Insurance Cost	Insurance Premium Tax (IPT) @ 12%	Balens Admin Fee	Affinity Fee	Total Premium Payable
Oct – Dec	£22.90	£8.19	£31.09	£3.73	£15.00	£1.50	<b>£51.32</b>
Jan – Mar	£17.18	£8.19	£25.37	£3.04	£11.25	£1.50	<b>£41.16</b>
Apr – Jun	£11.45	£4.10	£15.55	£1.87	£7.50	£1.50	<b>£26.41</b>
Jul – Sep	£5.73	£4.10	£9.83	£1.18	£3.75	£1.50	<b>£16.26</b>

Limit of Liability £4,000,000 Medium-High Risk	Malpractice Premium	DAS	Net Insurance Cost	Insurance Premium Tax (IPT) @ 12%	Balens Admin Fee	Affinity Fee	Total Premium Payable
Oct – Dec	£28.81	£8.19	£37.00	£4.44	£15.00	£1.50	<b>£57.94</b>
Jan – Mar	£21.61	£8.19	£29.80	£3.58	£11.25	£1.50	<b>£46.12</b>
Apr – Jun	£14.41	£4.10	£18.51	£2.22	£7.50	£1.50	<b>£29.73</b>
Jul – Sep	£7.20	£4.10	£11.30	£1.36	£3.75	£1.50	<b>£17.90</b>

### **Premium Information - Continued**

<b>Limit of Liability £4,000,000 High Risk</b>	<b>Malpractice Premium</b>	<b>DAS</b>	<b>Net Insurance Cost</b>	<b>Insurance Premium Tax (IPT) @ 12%</b>	<b>Balens Admin Fee</b>	<b>Affinity Fee</b>	<b>Total Premium Payable</b>
<b>Oct – Dec</b>	£71.54	£8.19	£79.73	£9.57	£15.00	£1.50	<b>£105.79</b>
<b>Jan – Mar</b>	£53.66	£8.19	£61.85	£7.42	£11.25	£1.50	<b>£82.02</b>
<b>Apr – Jun</b>	£35.77	£4.10	£39.87	£4.78	£7.50	£1.50	<b>£53.65</b>
<b>Jul – Sep</b>	£17.89	£4.10	£21.99	£2.64	£3.75	£1.50	<b>£29.88</b>

<b>Limit of Liability £4,000,000 Extra High Risk</b>	<b>Malpractice Premium</b>	<b>DAS</b>	<b>Net Insurance Cost</b>	<b>Insurance Premium Tax (IPT) @ 12%</b>	<b>Balens Admin Fee</b>	<b>Affinity Fee</b>	<b>Total Premium Payable</b>
<b>Oct – Dec</b>	£192.44	£8.19	£200.63	£24.08	£15.00	£1.50	<b>£241.21</b>
<b>Jan – Mar</b>	£144.33	£8.19	£152.52	£18.30	£11.25	£1.50	<b>£183.57</b>
<b>Apr – Jun</b>	£96.22	£4.10	£100.32	£12.04	£7.50	£1.50	<b>£121.36</b>
<b>Jul – Sep</b>	£48.11	£4.10	£52.21	£6.27	£3.75	£1.50	<b>£63.72</b>

### **Optional Personal Accident Cover** - Please see Key Facts sheet (enclosed)

<b>Personal Accident Premium</b>	<b>Insurance Premium Tax (IPT) @ 12%</b>	<b>Total premium payable</b>
£10.00	£1.20	<b>£11.20</b>

*For the purpose of insurance only, British Register of Complementary Practitioners is an Introducer Appointed Representative of Balens Limited, Bridge House, Portland Road, Malvern, WR14 2TA, who are authorised and regulated by the Financial Conduct Authority.*

## Activities List

Standard Activities covered, strictly subject to suitable qualifications held. If you are adding any new activities, please also enclose copies of your qualifications.

<b>LOW RISK THERAPIES</b>	<b>MEDIUM HIGH RISK THERAPIES</b>
Bio Energy Healing	Skenar
Colour Therapy	Aqua Detox
Counselling (ex drug & Alcohol counselling)	KORE Therapy
Crystal Healing	Non – Invasive Beauty Therapy
Foot and Hand Therapy	
Healing	
Meditation	
Metaphysical Counselling	<b>HIGH RISK THERAPIES</b>
Psychotherapy	Acupuncture
Rebirthing	Tao-Yin
Reiki	Thai Massage- excludes blood flushing
Sound Therapy	Tuina
Stress Management	Manual Lymphatic Drainage (including bandaging)
Thought Field Therapy	Registered McTimoney Chiropractor (renewal only)
	Mesotherapy
<b>MEDIUM RISK THERAPIES</b>	
Acupressure	
Aerobics	<b>EXTRA HIGH RISK THERAPIES</b>
Alexander Technique	Registered Chiropractor (renewal only)
Aromatherapy	Registered Osteopath (renewal only)
Ayurveda	Manipulative Medicine (renewal only)
Allergy Therapy	Colonic Irrigation – Please contact Balens for a quote
Amatsu Medicine	
Anma Massage	
Baby Massage	
Bach Flower Remedies	
Bio Resonance Treatment	
Bowen Technique	
Chinese Massage	
Cranio-Sacral Therapy	
Dance Movement Therapy	
Emotional Freedom Technique	
Energetic Massage Therapy	
Gym Instruction	
Herbal Medicine	
Homeopathy	
Hopi Ear Candles (Thermo-auricular therapy)	
Hypnotherapy	
Kinesiology	
Light Touch Therapy	
Magnet Therapy	
Manual Lymphatic Drainage	
Massage	
Metamorphic Technique	
Naturopathy	
Neuroflexology	
Nutrition Therapy	
Pilates	
Reflexology	
Rolfing	
Shamanic Healing	
Shiatsu	
Sports Massage	
Sports Injury Management	
Tai-Chi, Chi Kung (non combat)	
Yoga Teaching / Therapy	

## **DECLARATION FORM**

- I have never been convicted of, or charged (but not yet tried) with any criminal offence, other than motoring offences, or offences that are spent under the Rehabilitation of Offenders Act 1974.
- I have never had a proposal or renewal for insurance declined or cancelled; a policy voided, withdrawn or suspended, or special terms imposed by an insurer.
- I have had no claims, nor am I aware of any circumstances which could give rise to a claim, under the policy involving negligence, error or omission.
- I have never had any disciplinary hearings made against me, nor am I aware of any circumstances which may result in a claim or suit being made against me.
- I have never been the subject of a winding-up order or company/individual voluntary arrangement with creditors; or been placed into administration, administration receivership or liquidation.

**If the answer is Yes to any of the above questions, please ensure full details have been disclosed to us in a clear and accessible manner and have not been misrepresented to us.**

By signing the form below I declare that the statements and particulars in this proposal are true and complete. I have made a fair presentation of the risk and have not misrepresented or suppressed any material facts. I agree to the contract of insurance being prepared using the information I have supplied in this form along with any associated information I have supplied. I shall inform you of any material alteration to those facts and/or the information supplied before completion of the contract of Insurance. I can also confirm I have read, understood and agree to accept the Balens Terms of Business letter attached. A copy of the policy wording is attached for your attention.

**Important Note:** This policy is for individuals only (including proprietor only limited companies). If you employ or use other Health and Wellbeing Professionals or if you take payments, bookings or advertise for other Health and Wellbeing Professionals, this policy may not be suitable – please contact Balens for guidance.

You must be registered with the BRCP at all times in order to take out this policy, if you are not or you do not renew your membership with them, the insurance could be declared void.

**Signed:** ..... **Dated:** .....

**Title:** .....

**Surname:** ..... **First name:** .....

**Trade name:** .....

**Address:** .....

**Postcode:** ..... **Email:** .....

**Phone Number:** ..... **Date of Birth:** .....

**What date do you require your new policy to start from?** .....

Please Tick to confirm the option you require	Please enter Total premium payable	Please Tick to confirm the option you require	Please enter Total premium payable
£4,000,000 – Low Risk <input type="checkbox"/>		£4,000,000 – High Risk <input type="checkbox"/>	
£4,000,000 – Medium Risk <input type="checkbox"/>		£4,000,000 – Extra High Risk <input type="checkbox"/>	
£4,000,000 – Medium High Risk <input type="checkbox"/>		Personal Accident <input type="checkbox"/>	

**Please state in the boxes below the activities you require insurance cover for. Please provide us with copies of your qualifications for the activities. Cover will be provided subject to suitable qualifications held.**
