



## Therapist Insurance



### SCHEDULE

#### Policy Number: ZUR-TIS/23/07/148

1. INSURED: Mr James Earl
2. ADDRESS: 12 Station Road, Hampton TW12 2BX
3. ACTIVITIES: Couple Counselling
4. PERIOD OF INSURANCE: From: **Jul 14 2023** To: **Jul 13 2024** (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: **£24.00**

Insurance Premium Tax: **£2.88**

Total: **£26.88**

#### Retrospective Cover

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

#### Conditions

Amendment to Territorial Limits – USA & Canada

The definition of Territorial Limits is deleted and replaced with the following:

Territorial Limits

For Section A1 – Professional Liability and Section A2 – Public Liability:

- a) anywhere within the limits of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man; and
- b) i) anywhere in the world in respect of work which is not treatment work; and  
ii) anywhere in the world other than the United States of America or Canada and any territory under their jurisdiction in respect of treatment work

carried out during temporary visits by the insured and/or any employee normally resident in and travelling from Great Britain, Northern Ireland, the Channel Islands or the Isle of Man; and

- c) anywhere in the world in respect of any consultations and digital media delivered over the internet in connection with the business provided always that notwithstanding anything contained herein to the contrary the limit of indemnity in respect of any claims arising from such consultations and videos delivered to persons residing in the United States of America or Canada shall be inclusive of all legal costs awarded to any claimant or incurred in the defence of any claim that is contested by us or with our consent.

For Section A3 – Products Liability:

Anywhere in the world in respect of products supplied in or from Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

For Section C – Business Equipment 'All Risks'

Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, extended to anywhere in the world for a maximum of 60 days in any one period of insurance.

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

**Premium**

Premium: £  
Insurance Premium Tax: £  
Total: £

**Signed on behalf of INSURERS:**



**Date:** 27 July 2023