

28 October 2021

Dr Joyce Reed  
St. Johns Well  
Kinnoir  
Huntly  
AB54 7XT

Dear Dr Reed,

**Re: Block Scheme for Members of Association of Naturopathic Practitioners**

Thank you very much for your payment of £69.30.

We have pleasure in enclosing the following documents for your attention:

- A policy schedule for your Professional, Public and Products Liability Policy
- A policy schedule for the Commercial Legal Protection Policy
- A policy schedule for your Individual Personal Accident Policy

**Your Online Account**

By logging in to your account using your username (J Reed Health Coach) and password on our online secure site ([secure.balens.co.uk/](https://secure.balens.co.uk/)), you'll be able to:

- Access all your policy documents in one place
- Make simple changes such as change your address, email address or phone number
- Renew your policy, where applicable
- Contact us via a simple form to let us know about any other changes to your policy

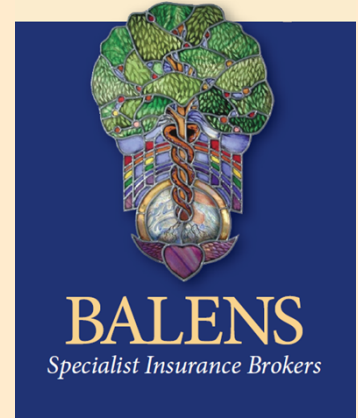
Please notify us as soon as possible if during the period of Insurance there are any changes in circumstances or in the material facts previously disclosed to us. Your policy is on a claims occurring basis, which means that if you stop the policy, it will always be in place if a claim was made at a later 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.

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.

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.

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.

**Your Policy Cover**



**Your Policy Overview:**

Professional, Public & Products  
Liability Policy: ZUR-  
ANP/21/11/406DAS Legal Expenses  
Package: TS5/3536365  
Personal Accident Policy:  
KA017Z19A000

**Period of Insurance:**

From: Nov 1 2021  
To: Oct 31 2022

The Insurance premium is made up of:

- Professional Liability Premium - £41.44 inclusive of Insurance Premium Tax
- DAS Legal Expenses Package - £9.17 inclusive of Insurance Premium Tax
- Personal Accident - £11.20 inclusive of Insurance Premium Tax
- Balen Admin/Documentation Charges - £7.49

**Any Questions or Queries?**

Please contact us on:

**01684 580 771**

**Info@Balens.co.uk**

**Other Policies to Consider:**

We have a wide range of insurance solutions to suit your needs. You may be interested in the following:

**Business Protection  
Personal Accident & Sickness  
Household Insurance**

Bridge House, Portland Road,  
Malvern, Worcs, WR14 2TA  
[www.balens.co.uk](http://www.balens.co.uk)

“We care for the Carers”

Established in 1950, Authorised and Regulated by the Financial Conduct Authority

Member of the British Insurance Brokers' Association. Balens Ltd trading as Balens registered in England & Wales Reg.No. 4931050

Please refer to your policy wording for full details of all sections of cover, conditions, exclusions and extensions. We would like to highlight Condition 2, Section A that outlines the record keeping requirements of the policy. It is important to familiarise yourself with all Conditions - Section A (pages 34 - 37) in the Balens Health Professionals Combined Liability Insurance policy wording. Full policy wordings can be viewed by following the links below. Alternatively, please contact Balens for a posted copy of the relevant wording, free of charge.

- Professional Liability & Malpractice policy wording: [www.balens.co.uk/Zurich/CombinedLiabilityPW.pdf](http://www.balens.co.uk/Zurich/CombinedLiabilityPW.pdf)
- DAS Commercial Legal Protection policy wording: [www.balens.co.uk/DASLegalProtectionUK](http://www.balens.co.uk/DASLegalProtectionUK)

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,



Joe Balen

For Joe Balen  
BALENS

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## Association of Naturopathic Practitioners



### SCHEDULE

#### Policy Number: ZUR-ANP/21/11/406

1. INSURED: Dr Joyce Reed
2. ADDRESS: St. Johns Well, Kinnoir, Huntly AB54 7XT
3. ACTIVITIES: Health Coach
4. PERIOD OF INSURANCE: From: **Nov 1 2021** To: **Oct 31 2022** (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 plc 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: **£37.00**

Insurance Premium Tax: **£4.44**

Total: **£41.44**

#### 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: £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

Operative

#### Premium

Premium: **£10.00**

Insurance Premium Tax: **£1.20**

Total: **£11.20**

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:** None
- **Excess:** £100 per claim

#### **Premium**

Premium:	£
Insurance Premium Tax:	£
Total:	£

**Signed on behalf of INSURERS:** *J. Balen*

**Date:** 28 October 2021

Underwritten by 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 and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.



# Association of Naturopathic Practitioners

## 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

The Insured:	Dr Joyce Reed	
Postal Address:	St. Johns Well, Kinnoir, Huntly AB54 7XT	
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	
Policy Cover:	Pre-disciplinary Hearings cover	Insured
	Disciplinary Hearings cover	Insured
	Legal Defence	Insured
	Tax protection	Insured
	Statutory licence appeal	Insured
	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.	
Business Description:	Health Coach	
Excess:	nil	
Period of Cover:	Nov 1 2021 until Oct 31 2022 (both dates inclusive)	
Premium:	£8.19 Insurance Premium Tax: £0.98 Total £9.17	
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, 28 October 2021 by BALENS

Signed:

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