



## BLOCK INSURANCE SCHEME

The policy runs from 01<sup>st</sup> December 2011 to 30<sup>th</sup> November 2012

If you are joining this scheme three months or more after the above start date, please see the short period rate table below.

| INDEMNITY LIMIT                                                                                                   | Standard | Personal Accident (optional)<br>Key fact sheet attached |
|-------------------------------------------------------------------------------------------------------------------|----------|---------------------------------------------------------|
| £3,000,000 per claim with an unlimited number of claims in the year and unlimited Legal defence costs in addition | □£54.00  | £11.00                                                  |

Premiums include Insurance Premium Tax/Levy, DAS Legal Expenses Package and a Balen Admin/Doc fee of £0-£15

### SHORT PERIOD RATE TABLE FOR NEW MEMBERS

- Your Scheme has common renewal date for all Members of 1<sup>st</sup> December.
- In order to take your cover round to this date, the **premiums reduce according to when you join** as per the table below.

| DATE:        | Dec – Feb | Mar – May | Jun – Aug | Sep - Nov |
|--------------|-----------|-----------|-----------|-----------|
| Standard £3M | £54.00    | £43.00    | £29.00    | £17.00    |

### IMPORTANT NOTE

**The policy requires you to keep patient records for at least seven years. We recommend that you keep your records indefinitely.**

### NO CLAIMS DECLARATION

**I HEREBY DECLARE AND WARRANT** that the above statements & particulars are in all respects complete and true, that they are material, and that I have not suppressed or misstated any material facts and I agree that this form shall be the basis of the Contract with Underwriters & deemed part of the insurance coverage issued to me. I can confirm that I have never under current or previous trading titles been convicted of any criminal offence, other than motoring, or have any prosecutions pending. No insurer has ever cancelled, declined or refused to renew a policy. I have had no claims, or circumstances, which could give rise to a claim under the policy involving negligence, error or omission, and I am not aware of any circumstances which may result in a claim or suit being made against me. I can also confirm that I have read, understood and agree to accept the Balens Terms of Business letter attached.

**A specimen policy wording is available on request at all times.**

**Signed** ..... **Dated** ..... **2011/12**

**Title** ..... **Surname** ..... **First name**.....

**Address**

.....

.....

**Phone Number** ..... **Email** .....

**Please state the therapies that you require cover for, subject to suitable qualifications held, in the box below.  
Please enclose copies of all qualifications.**

|  |  |  |  |
|--|--|--|--|
|  |  |  |  |
|  |  |  |  |

***Standard Therapies covered, strictly subject to suitable qualifications held:-***  
If you do a therapy and it is not listed below, please state this on the form and we will inform you if we require more information or there is an additional premium to pay. We can include over 500 different therapies at no additional premium and many more at a small additional premium.

**Please include copies of you qualification if Balens have not yet received one.**

Alexander Technique  
Art Psychotherapy  
Art Therapy  
Autogenic  
Bach Remedies  
Biodynamic Massage  
Body Psychotherapy  
CBT  
Counselling  
Couple and Family Therapy  
Crystal Therapy  
Dance Movement Therapy  
Educational Therapy  
EMDR  
Feldenkrais Method  
Healing  
Hypnosis  
Hypnodieting  
Hypnotherapy  
Journey Therapy  
Massage  
Mediation  
Mediation/Conciliation  
Music Therapy  
Neuro Linguistic Programming  
Play Therapy  
Polarity Therapy  
Psychoanalysis  
Psychology  
Psychosexual Counselling  
Psychotherapy  
Reiki  
Social Work  
Student Case Work  
Supervision  
Teaching

(If you are delivering a qualification or running a Training School, a separate policy will be required)  
Workshops



# BALENS



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*"We care for the Carers"*

*Established 1950 – Over 50 years of Service, Support and Advice*

*Balens and H & L Balen & Co are Authorised & Regulated by the Financial Services Authority*