



BALENS

Specialist Insurance Brokers

Underwritten by



Clear Intentions Block Insurance Scheme

Who are Balens?

- Balens are a well established, family-run business which has been built on solid roots going back to 1950, and grown during that time to its' present size mainly through recommendation.
- We are Pioneers in the development of top quality cover for Health Professionals including Complementary Therapists and Beauty Therapists with special rates and industry leading cover, have been developing and improving our range for over 17 years in this speciality – often copied, never bettered!
- When you deal with Balens you will receive expert advice and claims service from the largest independent health professional specialist Brokers in the UK and Ireland.
- Our quality wordings are unique and not available elsewhere.
- We offer consultancy and a Personal Approach in these days of growing impersonality and aim to offer a friendly, listening approach to our clients' needs. Our slogan "we care for the Carers" describes this intention, and is a good reflection of how we operate.
- We are flexible and design our procedures around the client and not the other way round! We are an ethical company dedicated to customer care and are not solely motivated by profit.
- We understand the needs of therapists, and have around one half of the UK market with many therapists in Eire.

What can we offer you?

- We are Market Leaders in development and improvement of wordings for Health Professionals. Our policy wordings are some of the widest available on the market and include important features that other cheaper insurance packages on the market may not include. Premiums are extremely competitive.
- All types of Comprehensive Insurance solutions for Complementary Therapists, Medical Auxilliary Professionals, Health-related Businesses, Organisations, Beauty Therapy Professionals and many other Health Professionals on an individual basis or as part of a customised block scheme arrangement.
- We offer a "One-stop" solution for your other Insurance requirements (see the request for further information sheet)
- We offer Sympathetic and expert help in event of an incident occurring from specialist intermediaries. Our experience in helping lift the burden and giving skilled advice to avoid problems when we are advised of a possible claim circumstance is second to none, and we would place this feature above all others. At the time when you need it most, and when you feel vulnerable, we are there to support you. Our approach is different in that we will help you deal with these initially without resort to solicitors, and our Insurers will not just pay a claim quickly to reduce their costs, as can easily happen. Practitioners want their version of a case to be considered. Their reputation, and of course the reputation of the Therapy, could be affected as a result of claims paid for as a matter of expediency.
- Many well-known and respected organisations use our services. David Balen is an advisor to Professional Bodies on Insurance and Practice Management Issues, and lectures and writes articles for journals regularly.
- Complementary / Alternative Medicine: - We can cover over 700 therapies from lower risk therapies such as Healing to higher risk therapies such as Acupuncture / Osteopathy / Chiropractic / Colonic Hydrotherapy etc.

2 Nimrod House, Sandy's Road, Malvern, Worcs, WR14 1JJ

Tel: 01684 – 893006 Fax: 01684 – 893416

Web: www.balens.co.uk Email: info@balens.co.uk



Clear Intentions Holistic Training Solutions Ltd

Clear Intentions Block Insurance Scheme Insurance & Financial Services for Health Professionals

- We have specialised in Health Professionals for over 17 years, and understand what they do and how to protect them. Our experience and marketing power has enabled us to partner with a major Insurer and provide you with unrivalled protection for your therapeutic or consulting work. Balens covers have often been copied over the years, but never outclassed.
- Wide definition of cover is clear and is not restricted to treatment only.
- Wide range of activities can be insured from the non-invasive to the more invasive types, as well as non treatment related work and advice - our definition of a Health Professional Business and types of situation covered is very wide
- All premiums include full retroactive cover for previous work performed.
- Includes Libel and Slander cover.
- Zurich is a diversified global insurer and financially very secure.
- This is an exclusive newly designed wording and is only available through Balens
- Flexible underwriting to accommodate changes in your practice
- Public / Products Liability is included and claims in this section do not reduce the amount covered for other sections of the policy as is normally the case in other policies
- Products Liability is provided for unlimited sales to clients and for up to £15,000 sale to non-clients
- You have a high limit any one claim and can have an unlimited number of claims in the year
- Loss of Reputation expenses to help repair damage to your business in event of a claim against you
- Breach of Intellectual Property, Client Confidentiality Protection cover,
- Temporary Trips abroad without time limit. Ex-UK Domiciles may be covered upon request
- Upgrade of Cover feature protects against the effects of inflation and rising court awards - this cover is a pioneering hybrid offering the advantages of a claims occurrence policy with features normally only found on a claims made policy, but with none of the disadvantages, particularly around the issue of discontinuing cover and possibly being uninsured later on if a claim is discovered. Many wordings give conditional "unlimited" or time restricted run off cover if you cease the policy at any time.
- Premiums are charged monthly not 12 monthly or quarterly, so starting or stopping the policy works out cheaper.
- For Limited Companies or Health Clinics with other practitioners – extra cover is available: please refer
- The Cover is £3,000,000 or £5,000,000 per section any one claim (Maximum £10,000,000 per claim overall)
- Unlimited number of claims in the year, plus unlimited defence costs are covered in addition
- No excess
- Malpractice, Professional Indemnity, Breach of Confidentiality and Indemnity to Principal, Agency, Agent's cover included. Allegations of Breach of Intellectual Property against you, Teaching and Student Case study cover (running a school can be covered separately).
- Run off on cessation of cover or practice is included whether your scheme stays with this insurer or not at no charge whatsoever- no restrictions or conditions = an improvement on what is usually available
- Loss of Documents cover included £50,000
- For Corporate Businesses and Clinics, as well as treatment covers, we can protect the business with Employers' Liability, Tribunal and other Commercial or Legal covers separately if required.
- Consumer Protection Act , Health & Safety at Work Act Defence costs, Damage to leased or hired Premises. First Aid cover as well as good Samaritan Acts.
- Stage payment facilities are available
- Includes Disciplinary Hearings cover, plus Pre disciplinary hearing legal advice up to £1000.
- Regrettably, the climate of litigation is still deteriorating, claims incidents criminal allegations including allegations of sexual impropriety or assault are, in our experience, on the increase. We have responded to this situation for individuals, and include our Legal Expenses Package. The cover is generous and the exclusions few. Wide range of free 24 hour Advicelines, including Legal and Tax Advice, Counselling and other business support services are included. Corporates should take out a wider separate cover.
- Jury or Witness Service Compensation – for lost income as a result of having to attend Defence of your legal rights involving Criminal Proceedings as well as Data Protection and other legislation cover, wrongful arrest, actions against you for unlawful discrimination etc. etc.
- Negotiation and representation (including accountants fees) in event of Inland Revenue partial or full enquiry. Some accountants have been known to charge over £90 for this!
- Business Assistance Helpline for emergencies involving your premises.
- Disciplinary Hearings Defence and Legal Expenses if you lose your Statutory Licence to practise.

We have always regarded advice, quality cover and personal service as our main strengths, which in themselves can save time and money in the long term. Our collective buying power ensures that you get the best value for money and unique cover in this very specialised and limited marketplace.



Clear Intentions Holistic Training Solutions Ltd

Policy runs from 22nd October, 2007 to 21st October, 2008

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	£3,000,000	£5,000,000	Personal Accident (optional) Key fact sheet attached
Premium	<input type="checkbox"/> £58.00	<input type="checkbox"/> £69.00	£10.00
<u>STUDENT COVER-Excludes DAS Package</u> £3,000,000 – provides cover for case studies and other work performed prior to qualification! <input type="checkbox"/> £25.00		The rules are: 1. Ongoing case consultation with tutor 2. Clients must be told that you are not qualified 3. You cannot practice outside the scope of what you have been taught 4. Any charges/expenses made must be less than a qualified therapist	

Premiums include Insurance Premium Tax/Levy, DAS Legal Expenses Package and a Balen Admin/Doc fee of £0-£35

SHORT PERIOD RATE TABLE FOR NEW MEMBERS

- Your Scheme has common renewal date for all Members of 22nd October.
- In order to take your cover round to this date, the **premiums reduce according to when you join** as per the table below.

DATE:	22 Oct-21 Jan	22 Jan- 21 Apr	22 Apr-21 Jul	22 Jul-21 Oct
Full Practitioner-3M	£58.00	£45.00	£32.00	£17.50
Full Practitioner-5M	£69.00	£56.50	£37.00	£20.50
Student-3M	£25.00	£19.00	£14.50	£10.00

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 **2007**

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 are adding any new therapies, please also enclose copies of your qualifications.**

Acupressure	Indian Head Massage
Alexander Technique	Intergrated Energy Therapy
Allergy Testing	Iridology
Angel Therapy	Kinesiology
Animal Therapy	Kinetic Energy
Autogenic Therapy	Light Body DNA Activation Therapy
Aromatherapy	Life Coaching
Astrology	Manual Lymph Drainage Category 1 & 2
Assemblage Point Shifting	Massage (including deep tissue)
Aura Balance-Energy Field Therapy	Meditation & Psychic Awareness
Aura-Soma	Melchizedek
Bach Remedies	Naturopathy (Live blood analysis 50% load)
Bi Aura	Neuro Linguistic Programming
Bicom & Bioresinence	Nutrition Therapy
Bio Energy Therapy	On Site Massage
Bio Kinetics	Past Life Regression
Bio Magnetic Therapy	Pilates
Bionetics	Polarity Therapy
Body Harmony	Provocative Therapy
Bowen	Psychotherapy (including Jungian Analysts)
Breathing Therapy / Breathing Massage	Qi Gong
Chi Kung	Radionics
Clinical Hypnotherapy	Reflexology
Cognitive Therapy	Reichian Therapy
Colour Therapy	Relaxation Therapy
Cranio Sacral Therapy	Remedial Therapy
Creative Writing	Rhythmical Massage Therapy Training
Crystal Therapy	Rolfing
Dowsing for Stress Release	Shamanism
Educational Kinesiology	Shiatsu
Electro Acupressure	Sound Healing
Electro Crystal Therapy / Electro Gem Therapy	Spiritual Psychotherapy
E Lybra	Sports Massage
Emotional Freedom	Stress Management
Emo Trance	Tai Chi (Non Combat)
Energy Balancing	Teaching Movement & Massage
Energy Field Therapy	Thought Field Therapy
Energy Interference Patterning	Touch for Health
Enneagram	Vitamin & Mineral Therapy
Em Power Therapy	Vortex healing
Facial Threading	Yoga
Feldenkrais Method	
Hearing Therapy	
Herbalism	We include many other therapies within this package at
Holistic Retuning	No additional premium. If your therapy is not listed,
Holographic Re-patterning	Please put it down on the form and enclose a copy of
Homoeopathy	Your qualification. Please note that we may need
Hopi Ear Candling	Further information or an additional premium may apply
Human Givens	For higher risk therapies.
Hydrotherm Massage	
Hypnotherapy (Hypnotherapy exclusion applies)	

The next 2 sheets apply to the Optional Personal Accident scheme at £10. This is a lump sum pay out policy and is not a weekly benefit Accident and Illness policy. Please contact us for more information on other policies.

This document provides you with a summary of the significant features, benefits, limitations and exclusions of the cover provided under the Balens BLOCK Individual Personal Accident Insurance policy. As such it does not contain the full terms and conditions, which can be found in the Policy Wording. This summary is not part of the Policy Wording.

Insurers

W. R. Berkley Insurance (Europe), Limited

Type of Insurance

This insurance provides financial protection against the consequence of sustaining accidental Bodily Injury. The level of cover applicable is shown in the Schedule. An Insured must be under 71 years of age at the commencement date of the Period of Insurance.

Significant Features & Benefits and Significant Exclusions or Limitations

The following table shows the main policy features and benefits and any significant exclusions and limitations.

Section A – Personal Accident		
Provides financial protection following accidental Bodily Injury that within 24 months of the date of such accident will result in the death or disablement of an Insured.		
Significant Features & Benefits	Significant or Unusual Exclusions or Limitations	Policy Reference
The following specific benefits may apply: A.1 Accidental Death A.2 Loss of Limbs A.3 Loss of Sight A.4 Loss of Hearing in both ears A.5 Loss of Hearing in one ear A.6 Permanent Total Disablement A.7 Continental Scale	Committing a criminal act Taking part in civil commotion or riot Suicide, attempted suicide or intentional self injury Taking drugs, solvent abuse or alcoholism Military services (other than UK volunteer reserve force) Air travel other than as a passenger in a licensed passenger aircraft operated by a licensed commercial air carrier Riding or driving in any kind of race Mountaineering or rock climbing normally requiring the use of ropes or guides War Sickness or disease (not resulting from Bodily Injury) Pre-existing conditions Any gradually operating cause Upper age limit of 71 years of age	1. Insuring Clause 2. General Definitions 5.(a) Cover 5.(b) Definitions 5.(c) Extensions 5.(d) Conditions 5 (e) Exclusions

General	
Significant or Unusual Exclusions or Limitations	Policy Reference
It is a Condition of the Policy that the Insured shall observe travel advice provided by the Foreign & Commonwealth Office (FCO). No cover shall apply in respect of any destination to which the FCO advise against <u>all travel</u> unless agreed in writing. Travel to destinations to which the FCO advise against all but <u>essential business</u> shall be deemed a material fact and should be advised to Insurers. <u>Exclusions</u> Discharge or explosion employing nuclear fission or fusion, chemical, biological, radioactive or similar agents Radioactive contamination	3. General Conditions 4. General Exclusions 5.(e) Exclusions

Duration of Policy

The policy is an annual contract that may be renewed at expiry of a Period of Insurance subject to an Insured's need and our terms and conditions.

Cancellation Rights

You may cancel this insurance and receive a full refund if you return all documentation to Balens Specialist Insurance Brokers within 14 days of receiving them provided that you have not made or intend to make a claim.

Law and Jurisdiction

The Policy shall be governed by the law of England and Wales whose courts alone shall have jurisdiction in any dispute unless otherwise agreed.

Claim Notification

Notice of any claim or circumstance is to be given to: Balens Specialist Insurance Brokers
2 Nimrod House, Sandys Road
Malvern

WR14 1JJ

Claims will be handled by: W. R. Berkley Insurance (Europe), Limited
2nd Floor, 40 Lime Street
London
EC3M 7AW
Telephone: +44 (0)20 7280 9000

Complaints Procedure

It is always our intention to provide a first class standard of service. However, if you have any cause for complaint or you wish to make any enquiry regarding this insurance you should, in the first instance, contact Balens Specialist Insurance Brokers, 2 Nimrod House, Sandys Road, Malvern WR14 1JJ.

Alternatively you may contact us at the following address: Compliance Officer

W. R. Berkley Insurance (Europe), Limited
2nd Floor, 40 Lime Street
London
EC3M 7AW
Telephone: +44 (0)20 7280 9000

If you are not satisfied with the way a complaint has been dealt with you have the right to request that the Financial Ombudsman Service ("FOS") review your case. Their address is:

Financial Ombudsmen Service
South Quay Plaza
183 Marsh Wall
London

E14 9SR Telephone: 0845 080 1800 www.financial-ombudsmen.org.uk

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation should we be unable to meet our financial obligations. You may contact the FSCS on 020 7892 7300 or for further information visit their website at www.fscs.org.uk

Data Protection Notice

We hold data in accordance with the Data Protection Act of 1998. Data may be passed to other organisations who supply products and services associated with this contract of insurance. We may share information you give us with other organisations and public bodies, including the Police in order to verify information or to prevent and detect fraud.



W. R. Berkley Insurance (Europe), Limited
Registered Office: 400 Capability Green, Luton, Bedfordshire, LU1 3LU
Registered in England & Wales 4681277
Authorised and regulated by the Financial Services Authority

Terms of Business Letter for



Please read, circle your acceptance of these Terms of Business on the remittance slip attached.

The Financial Services Authority (FSA)

Balens Limited is Authorised and regulated by the Financial Services Authority. Our FSA Register number is 305787. Our permitted business is advising, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts. You may check this by visiting the FSA website: www.fsa.gov.uk/register or by contacting the FSA on Tel: 0845 6061234.

Our Service

Our role is to advise you and make a suitable recommendation after we have assessed your needs. In situations where we are able to arrange insurance for you but do not offer advice, we shall confirm the position to you in writing. We will not in any circumstances act as an insurer nor guarantee or warrant the solvency of any insurer.

This document sets out our commitment to you as our client and outlines the principles we follow in doing business with you. Balens Ltd is a member of the Institute of Insurance Brokers and was set up for Specialist Scheme, Commercial and General Business in October 2003, prior to this all Commercial and General Business was transacted via H & L Balen & Company who now trade solely as an Independent Financial Advisors.

Specialised Scheme Insurance:

- As specialised Insurance Brokers for Complementary Therapists and Organisations we mainly arrange Professional Indemnity for Medical Malpractice and Liability Insurances and select products from a limited number of insurers who provide us with Delegated Authority to bind cover for Affinity Groups and Individuals. We may recommend specialist Insurers/Brokers from time to time.

Commercial Insurances:

- We select commercial insurance products from a range of insurers but, for certain specialised covers, we may only deal with a single insurer or select from a limited number of insurers (you will be given further information about this before we finalise your insurance arrangements). These are composite companies based in the UK or on the Lloyds Market they are members of the Association of British Insurers and/or other appropriate bodies. We may recommend specialist Insurers/Brokers from time to time.

Personal Insurances:

- We only select household products from a limited number of insurers who can deliver the specialised needs of our clients. In addition we can only deal with a single insurer for Personal Accident, Sickness and Legal Expenses Insurance. You may ask us for a list of the insurers we deal with for these products. We may recommend specialist Insurers/Brokers from time to time, you will be given further information about this before we finalise your insurance arrangements.

Complaints and Compensation

We are an Ethical Firm and aim to provide you with a high level of customer service at all times, but if you are not satisfied, contact us in writing to Mr. D. Balen, Balens Ltd, 2 Nimrod House, Sandy's Road, Malvern, Worcs, WR14 1JJ or by phone on Tel: 01684 893006 and ask for Mr. Balen or email db@balens.co.uk

Letters will be acknowledged within 5 working days of receipt. You will be advised of the person who will be dealing with your concerns and when you can expect a response. We aim to provide you with a full written response to the matters raised within 20 working days. The matter will be dealt with in line with our internal complaints procedure and our findings reported to you.

If you are still not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service (except in the case of business with a group annual turnover of £1m or more, a charity with an annual income of £1m or more or trustees of a trust with a net asset value of £1m or more). We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit. For compulsory classes of insurance (i.e. employers liability), insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or www.fscs.org.uk.

Payment for our Services

In addition to the premiums charged by insurers, we normally receive commission from the insurers or product providers and make charges for handling your insurance. You will receive a quotation, which will tell you the total price to be paid, showing any fees, taxes and charges separately from the premium, before your insurance arrangements are concluded.

Handling Client Money and/or Insurer Money

Our financial arrangements with most insurance companies are on a 'Risk Transfer' basis. This means that we act as agents of the insurer in collecting premiums and handling refunds due to clients. In these circumstances such monies are deemed to be held by the insurer(s) with which your insurance is arranged. You will be notified if Risk Transfer does not apply and such monies will then be held by us in a Non-Statutory Trust account pending payment. The establishment of the Non-Statutory Trust account follows the rules which the FSA introduced to protect money held by authorised intermediaries. However, you should be aware that, under the Non-Statutory Trust account rules, we are permitted to use such monies temporarily held to advance credit to clients generally. A copy of the Deed of Trust is available on request or may be inspected at our premises during normal office hours. If you object to your money being held in a Non-Statutory Trust account you should advise us immediately. Otherwise, your agreement to pay the premium together with your acceptance of these Terms of Business will constitute your informed consent to our holding your money in a Non-Statutory Trust account. Interest earned on monies held in such a Non-Statutory Trust account will be retained by us.

Cancellation of Insurances

You should make any request for the cancellation of a policy in writing and any relevant certificate of insurance should be returned to us. You are entitled to cancel the policy within 14 days from the day after the day of conclusion of the contract. You will be charged for reasonable costs incurred in relation to the cover and services provided. Cancellation by you in other circumstances may result in enhanced, short-period charges as determined by the product provider. You should also be aware that, in certain circumstances according to the terms of the policy, insurers may be entitled to cancel your policy and allow a proportionate return of premium. This does not apply to short term policies of less than one month's duration such as commercial risks, also many of our specialist malpractice and professional indemnity policies do not have a return of premium available. If you allow your insurance policy to lapse we may not be able to reinstate the policy incorporating previous terms, conditions or at the same costing.

Termination of Authority

You may terminate our authority to act on your behalf with 14 days notice or as otherwise agreed without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated which will be completed according to these terms of business unless otherwise agreed in writing. You will be liable to pay for any transactions of adjustments effective prior to termination and we will be entitled to retain any and all fees or brokerage payable in relation to policies placed by us prior to the date of termination. In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days notice.

Your Responsibilities (Duty of Disclosure)

You are responsible for providing complete and accurate information, which insurers require in connection with any proposal for insurance cover. This is particularly important before taking out a policy and at renewal, but it also applies throughout the life of a policy. If you fail to disclose any material fact or other information material to the insurers this could invalidate the policy and mean that claims may not be paid. You should check all details on any proposal form or Statement of Facts and pay particular attention to any declaration you may be asked to sign.

You should read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention should be paid to any warranties and conditions as failure to comply with them could invalidate your policy. You should take note of the required procedures in the event of a claim, which will be stated in the policy documentation. Generally, insurers require immediate notification of a claim or circumstances that might lead to a claim. You should inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. If you are unsure about any matter, please contact us for guidance.

Confidentiality of Personal Data

We will process any personal information we obtain in the course of providing our services to you in accordance with the Data Protection Act 1998. In administering your insurances it will be necessary for us to pass such information to insurers and other product or service providers. We may also disclose details to relevant parties, as necessary, to comply with regulatory or legal requirements. We will not otherwise use or disclose the personal information we hold without your consent. Some of the details you may be asked to give us, such as information about offences, are defined by the Act as sensitive personal data. By giving us such information you signify your consent to its being processed by us in arranging and administering your insurance. Subject to certain exemptions, you will be entitled to have access to your personal data for which we reserve the right to charge a reasonable fee.

Claims Handling Arrangements

It is essential that we are notified immediately of any claims, or circumstances which could give rise to a claim. When you notify us, you must include all material facts concerning the claim. Your policy wordings will describe in detail the procedure and conditions in connection with making a claim. In addition to providing a claims handling service we will:

- Employ due care and skill if we act on your behalf in respect of a claim.
- Give you guidance on pursuing a claim under the policy, if required.
- Provide you information about how to handle complaints and potential clashes.
- Inform you in writing if we are unable to deal with any part of a claim.
- Handle claims fairly and promptly and keep you informed of their progress.
- Account to you, without avoidable delay, once a claim has been agreed and settled.

Settlement of claims will be dependent upon collection from insurers. Part payment may be made during the collection process, but we cannot be responsible for the wrongful non-payment or delay by insurers in paying any claim.

Quotation Validity Period

There is usually a 15 or 30 day validity period after which it will be necessary to re-quote. This will be stated in your quotation letter which you should refer to. It will be necessary to sign a further declaration after a 30 day period has expired in order to go on cover or continue cover. Cover for previous work performed (retroactive cover) may not be included by Insurers if a gap has occurred between a previous policy and a new or renewal one. Cover also needs to be provided after termination (run-off) on some of our specialised policies should you not take up a renewal from us, it is important to always refer to our instructions and information in this regard.

Retention of Documents on Client's Behalf

We will maintain records of the insurance contract(s) we arrange on your behalf. It is our policy to keep records in accordance with best practice within the insurance industry. We are happy to provide this service free of charge for as long as you are our client.

Governing Law

Balens Ltd undertakes its activities as an insurance intermediary in accordance with the Laws of England and Wales and any disputes will be governed by and construed in accordance with the Laws of England and Wales.

Conflicts of Interest and Treating Customers Fairly

Occasions can arise where we or one of our clients or product providers may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment. As an Ethical Firm we aim to treat our customers fairly.

Changes of Circumstances Notification

You must notify us in writing if there are any changes since originally completing your proposal form or other relevant documentation, as this could have a bearing on your cover. We undertake to notify this to your insurers and supply appropriate documentation for the alteration.

Call Recording and Clients' Consent

For training and monitoring purposes your telephone conversations with us maybe recorded. I understand and consent to the above terms and I hereby authorise the transfer of information, as described above on a confidential basis when warranted between third parties. I agree that the Terms of Business will come into effect from the date of issue.



Specialist Insurance Brokers
www.balen.co.uk

CAN WE HELP YOU FURTHER?

Name: _____ Address: _____
 Phone: _____
 Mobile: _____
 Fax: _____
 Email: _____ Postcode: _____

Please complete the following boxes and go to our website www.balen.co.uk for more information on any of these

<input type="checkbox"/> Please call me to discuss any of these Best Time: Best Contact Number:	<input type="checkbox"/> Optional Extra Therapy Room Package Starting at £46.00 For £1000 contents; money, liabilities etc
<input type="checkbox"/> Household Insurance Competitive rates particularly for those seeing clients at home. Do check with your existing insurers that they will allow this! <input type="checkbox"/> Therapy Room Cover or Salon Contents (less than £30,000) Starting at £35.50 per year: Basic package with £500 contents, various liabilities <input type="checkbox"/> Motor Insurance- Special Balens scheme Our colleagues Premium Choice will call you to give you a quote. Please let us know: (a) Your renewal date (b) Best time of day to call	<input type="checkbox"/> Accident or Accident & Illness Scheme UK and Ireland Weekly benefits if you stop work Annual premiums start at £36.90 for £100 per week Plus £10,000 lump sum cover units. Extra weekly benefit while you are in hospital. Only a 7 day claims excess in most instances. <input type="checkbox"/> Personal Accident (PA) Cover £25,000 for £10.00 Covers a wide range of disablement conditions. We extend the usual cover for loss of limbs, eyes and total disablement to include a detailed scale of benefits including loss of joints, digits, etc. UK and Ireland
<input type="checkbox"/> Shop/Salon Insurance (More than £30,000 of stock and contents cover required) If you check this box a form will be sent out to allow us to provide a comprehensive quotation.	



Independent Financial Advisers & Mortgage Brokers

<input type="checkbox"/> I would like to reduce my monthly outgoings/talk to someone about mortgages/business loans Our Mortgage Desk enables us to explore the whole market place to find the most suitable deals for you (including those who see clients and work from home). <i>Please see overleaf for more details</i>
<input type="checkbox"/> Independent Financial Advice with Integrity Confidential Independent financial advice is available, using advanced research software. Revisions and reports undertaken. <i>Please see overleaf for more details</i>
<input type="checkbox"/> Affinity Stakeholder Pension Very low charges Contributions from £20 per month. Totally flexible. No penalty for stop/start/transfer. Date of Birth _____ Monthly Amount £20/ £50 / £75 / £100 / Other _____ Retirement age 55 / 60 / 65 / 70 / 75 <i>Please see overleaf for more details</i>

Please return form to: 2 Nimrod House, Sandy's Road, Malvern, WR14 1JJ
 Telephone: 01684 893006 Fax: 01684 893416 Email: info@balen.co.uk

Balens and H & L Balen & Co are Authorised & Regulated by the Financial Services Authority
 "Your home may be repossessed if you do not keep up repayments on your mortgage"

In respect of debt consolidation, you could be turning short term unsecured debt into long term secured debt and the total charge for credit could be higher.



Specialist Insurance Brokers
www.balen.co.uk

Independent Financial Advice with Integrity

Our dedicated Mortgage Desk is totally Independent and offers Mortgages from the Whole Market, including some exclusive deals not available to the general public. Our brand new H & L Balen Flexible Mortgage scheme for Health Professionals offers unique features and competitive terms.

We can also negotiate very favourable terms for Business Loans for clients in the Healthcare Industry. This could either be for a capital purchase (e.g. a clinic) or we may be able to find a potentially better deal than your existing business loan.

Call Roger Bates on 01684 581877 or email roger@balen.co.uk

As Independent Financial Advisers we can also advise you about:

- Life Assurance
- Income Protection Schemes
- Critical Illness Protection Schemes
- Private Medical Insurance
- Pensions and Annuities
- Savings and Investments ideas including ISAs and Unit Trusts
- Ethical Investment Funds
- Insurance to protect your business

Call Carol Bates on 01684 581876 or email carol@balen.co.uk

Please return form to: 2 Nimrod House, Sandy's Road, Malvern, WR14 1JJ
Telephone: 01684 893006 Fax: 01684 893416 Email: info@balen.co.uk

Balens and H & L Balen & Co are Authorised & Regulated by the Financial Services Authority
"Your home may be repossessed if you do not keep up repayments on your mortgage"

In respect of debt consolidation, you could be turning short term unsecured debt into long term secured debt and the total charge for credit could be higher.