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**Who are Balens..?**

* Balens are a well Established, fourth generation, family-run business which has been built on solid roots going back to 1950, and have grown during that time to its’ present size mainly through recommendation.
* We were Pioneers in the development of top quality cover, at a time when these were not easily available, for Health Professionals specialising in Complementary Therapists with special rates and industry leading cover. We have been developing and improving our range for over 21years in this speciality – often copied, never bettered!
* When you deal with Balens you will receive expert advice and claims service from one ofthe largest independent Natural Health Professional Specialist Brokers in Europe.
* 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.
* We are an ethical company dedicated to customer care and are not solely motivated by profit.

**What can we offer..?**

* Balens are Market Leaders in development and improvement of wordings for Natural Medicine & Wellbeing Professionals. Our policy wordings are the widest available on the market and include important features that other insurance packages on the market may not include. For example in addition to Malpractice, we cover Professional Indemnity, Public / Products Liability, Breach of Confidentiality Allegations of Breach of Intellectual Property allegations of sexual assault etc against you.
* Premiums are very competitive, cover is very comprehensive.
* We can also insure your premises and contents if required and have Personal Accident cover available.
* All types of Comprehensive Insurance solutions for Complementary Medicine & Wellbeing Therapists, Medical Auxiliary 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.
* European policies are designed to comply with local Legislation. Our European clients get local service, in a local language where required.
* 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 3000 therapies from lower risk therapies such as Healing to higher risk therapies such as Acupuncture / Osteopathy / Chiropractic / Colonic Hydrotherapy etc.

 **
BALENS**

**Bridge House, Portland Road, Malvern, Worcs, WR14 2TA**

**Tel: 00 44 1684 – 580776 Fax: 00 44 1684 – 891361**

**Web:** [www.balens.co.uk](http://www.balen.co.uk/) **Email:** Europe@balens.co.uk

**What is covered..?**

* Wide definition of cover is clear and is not restricted to treatment only.
* Unlimited trips abroad anywhere in the World excluding USA and Canada.
* 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.
* Medical Malpractice, Professional Indemnity, Errors and Omissions.
* Public Liability = Bodily Injury, to any person, or 3rd Party Property Damage.
* Products Liability = Bodily Injury to any person and/or 3rd party Property Damage, arising from the sale or supply of any Medicines. Includes Liability for injury caused by Products. Unlimited product sales to your clients and up to €30,000 to non-clients.
* Damages and claimant’s costs as a result of any Claim.
* Legal costs and expenses included and in addition to the limit of indemnity.
* Loss of Documents / Loss of Reputation.
* Libel & Slander, Breach of Confidentiality, Unintentional Breach of Confidentiality or Privacy.
* Unintentional breach of copyright or any other intellectual property right.
* Includes cover for Teaching, providing you are not issuing a Certificate of qualification.
* Good Samaritan Acts and First Aid.
* Limit of Indemnity of €500,000, €1,000.000 or €2,000,000.
* Sexual Harassment Defence Costs if innocent.
* Excess each claim €0.
* General Liability and Product Liability are included here and claims in this section do not reduce the amounts covered in other sections of the policy as is usually the case in other policies.
* Retroactive cover for previous work performed.
* Run-off Cover automatically included – no need to keep your policy going if you stop it. Covers late discovered claims.
* Flexible underwriting to accommodate changes in your practice.
* Multi therapy policy – over 3,000 different therapies can be included, most at no extra cost.

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**THIS IS A SAMPLE OF THE THERAPIES WE COVER:-**

**Class 1**

|  |  |
| --- | --- |
| Ancient Rainbow Conscious Healing (ARCH) | Energy Healing (Non-Contact) |
| Angelic Reiki (Including Animals) | Healing (Including Animals) |
| Block Clearance Healing | Reiki (Including Animals) |
| Crystal Healing  | Seichem Healing |
| Egyptian Healing | Spiritual Healing (Non-Contact) |

**Class 2**

|  |  |
| --- | --- |
| Acupressure | Energy Balancing |
| Alexander Technique | Enneagram |
| Angel Therapy | Eye Movement Desensitisation Reprogramming (EMDR) |
| Allergy Testing Therapy | Feldenkrais Method |
| Aromatherapy | Feng Shui |
| Astrology | Five Rhythms Dance Teachers |
| Aura-Soma | Flower Essences and Remedies |
| Ayurveda Massage | Golf Biomechanics |
| Bach and Australian Bush Flower Remedies | Gyrotonics |
| Bates Method | Hakomi Therapy |
| Best System | Hand Reflexology |
| Bi Aura | Healthy Eating Advice  |
| Bicom & Bioresonance | Hearing Therapy |
| Bio Dynamic Bodywork | Hellerwork |
| Bio Energy Therapy | Herbalism |
| Bio Magnetic Therapy | Holistic Re-Tuning |
| Bio Resonance Therapy | Homeopathy |
| Body Harmony | Hot Stone Therapy |
| Body Talk | Human Givens |
| Bowen Technique | Hydrotherm Massage |
| Breathing Therapy / Breathing Massage | Hyperton X |
| Buqi Healing | Hypnobirthing  |
| Bush Remedies | Hypnotherapy |
| Buteyko | Indian Head and Face Massage |
| Chi Kung / Qi Gong | Integrated Energy Therapy |
| Clinical Hypnotherapy | Iridology |
| Cognitive Therapy | Kinetic Energy |
| Colour Therapy | Kinesiology |
| Counselling  | La Stone |
| Craniosacral Therapy | Life Coaching |
| Creative Writing | Light Touch Therapy |
| Crystal Therapy | Lymphatic Drainage Category 1 and 2 |
| Diet and Nutrition Advice | Meditation  |
| Dowsing for Stress Release | Manual Lymphatic Drainage Category 1 and 2 |
| Electro Acupressure | Massage (Including Deep Tissue) |
| Electro Crystal Therapy / Electro Gem Therapy | Meditation & Physic Awareness |
| Emo Trance / Therapy | Mentoring |
| Emotional Freedom Technique | Metamorphic Technique |
| Movement Therapy | Remedial Therapy and Remedial Massage |
| Muscle Energy Technique | Rolfing |
| Naturopathy | Seated Acupressure |
| Neuro-Linguistic Programming  | Seiki Soho |
| Nutri Energetic System & Infoceuticals | Shamanic Healing |
| Nutrition | Shell Essence |
| On Site Massage | Shiatsu |
| Phytobiophysics | Skeletal Balancing |
| Phytotherapy | Sound Therapy |
| Pilates | Spiritual Psychotherapy |
| Polarity Therapy | Sports Injuries Massage / Therapy |
| Pranayama (Yoga Breathing) | Stress Management |
| Provocative Therapy | Tai Chi (Non-Combat) |
| Psychodynamic | Touch For Health |
| Psychology | Vega Testing |
| Psychotherapy | Vibrational Essences |
| Qi Gong | Vitamin & Mineral Therapy |
| Radiaesthesia (Form of Dowsing) | Voice and Movement |
| Radionics | Watsu |
| Reflex Zone Therapy | Yoga Teaching / Therapy |
| Reflexology | Zero Balancing |
| Relaxation Therapy |  |

 **Class 3**

|  |  |
| --- | --- |
| Acupuncture | Eye Brow Tinting |
| Aerobics  | Fitness Training |
| Antenatal Exercise | Gym Instructor |
| Aqua Detox | Hopi Ear Candling |
| Aquatic Fitness | Hydrotherapy |
| Auricular Acupuncture | Lash Tint / Dye & Eyebrow Shaping |
| Ayurvedic Medicine | Manicure and Pedicure |
| Baby Massage Instructor | Manual Lymphatic Drainage Category 3 |
|  | Microdermabrasion |
| Balinese Massage | Moxibustion / Cupping  |
| Bio Detox Therapy | Myofascial Release |
| Bio-Magnetic Therapy | Nail Care including Nail Extensions |
| Bio-Mechanic Therapy | Neuromuscular Therapy |
| Body Alignment Technique | Neurotherapy |
| Body Combat (Non-Contact) | Quantum QXCI |
| Child, Adolescent and Family Therapy | Skenar Therapy |
| Chinese Herbal Medicine | Spa Therapy |
| Dance Teacher | Sugaring |
| Depilation | Thai Yoga Massage |
| Dry Needling | Thermo Auricular Therapy |
| Electrical Epilation  | Ultra Sound Therapy |
| Electro Magnetic Acupuncture | Waxing / Epilation |
| Exercise/ Fitness Instruction |  |

**Class 4**

|  |  |
| --- | --- |
| Animal Manual Therapy  | Equine Therapies |
| Chiropody | Holistic Podiatry  |
| Chiropractic | Micro Needling / Derma Rollering |
| Colonic Hydrotherapy | Osteopathy |
| Colonic Irrigation  | Physiotherapy / Veterinary Physiotherapy |

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**Premiums**

|  |  |  |  |
| --- | --- | --- | --- |
| **Limit** | **Class 1 & 2**  | **Class 3** | **Class 4** |
| **€500,000**  | **€108.00** | **€180.00** | **Referral** |

### 10% Insurance Tax is included in the above premiums plus €15-€25 Admin fee.

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**Payment Details**
**IF YOU WOULD LIKE TO PAY BY DIRECT BANK TRANSFER, PLEASE USE THE BELOW BANK DETAILS, OR YOU CAN PAY OVER THE PHONE BY CARD**

|  |  |  |  |
| --- | --- | --- | --- |
| **ULSTER BANK, DUBLIN 6****ACCOUNT NUMBER: 16507189SORT CODE: 98 50 50IBAN No. IE80 ULSB 98505016507189BIC/SWIFT CODE : ULSB IE 2D** |  |  | **BRIDGE HOUSEPORTLAND ROADMALVERN****WORCS, WR14 2TA****Tel: 00 44 1684 – 580776** |

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*Version 1 – October 2017*

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**Malta Insurance Scheme**

**Statement of Fact**

Title:

Name: Email Address:

Trade Name: (if different)

Address: Telephone No:

 **Please state the nature of your practice:**

|  |  |
| --- | --- |
| (     ) Acupuncture( ) Acupressure(     ) AllergyTesting(     ) Aromatherapy(     ) AnimalTherapy(     ) BachFlowerRemedies( ) Beauty Therapy (*please itemise below)*(     ) BowenTechnique(     ) ColonicIrrigation(     ) ColourTherapy(     ) Counseling(     ) CraniosacralTherapy(     ) CrystalTherapy(     ) Dry Needling technique( ) Fitness Instructor(     ) Homeopathy( ) Hopi Ear Candling(     ) Hypnotherapy(     ) Healing(     ) Herbalism | ( ) Indian Head Massage(     ) Iridology(     ) Kinesiology(     ) Massage(     ) Naturopathy(     ) Neuro-Linguistic Programming(     ) Nutrition Therapy(     ) Osteopathy(     ) Personal Trainer(     ) Physiotherapy( ) Psychotherapy(     ) Pilates(     ) Polarity therapy(     ) Reiki(     ) Reflexology( ) Shiatsu(     ) Stress Counseling(     ) Sports Massage(     ) Tai Chi (Non-Combat)(     ) Yoga Instructor/Teacher |
| (     ) Any other, please state or list….................................................................................................................... |



**Declaration**

 **\*I can confirm that:**

* I have read and understood all of the terms, conditions and policy covers.
* I hold professional qualifications in the above therapies and that I understand that if, in the event of a claim, I am unable to provide proof of my qualification(s), the insurance will not indemnify me.
* I am a current member of the BCMA.
* There have been no claims or suits for negligence, error or omission made against me, nor am I aware of any circumstances which may result in any such claim or suit being made against me.
* No insurer has ever cancelled, declined or refused to renew or accepted on special terms my Professional Insurance.
* I have not, under current or any previous trading title, been convicted of any criminal offence, other than motoring and no prosecutions are pending.
* My income from insured activities will not exceed €100,000 per annum.
* I am not selling more than €30,000 of Products to non-clients.

I hereby declare and warrant that the above statements and particulars are in all respects complete and true and that I have not suppressed or misstated any material facts\*\* and I agree that this Statement of Fact shall be the basis of the contract with the Insurers and deemed part of the insurance coverage.

Signature of Proposer:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Dated:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\* If you are unable to confirm the above statements, please explain why in a separate note.

\*\* This means that you should disclose any relevant information relating to the above questions and not withhold or misrepresent any facts which are likely to influence the Insurer’s assessment and acceptance of this proposal. You have a duty to disclose any such facts and failure to do so could invalidate the insurance.
A specimen policy wording is available on request at all times.

# Please return your form to: baleneurobusiness@balens.co.ukor Fax to 00 44 1684 891361

***“Experts who care”***

***Established 1950, Authorised and Regulated by the Financial Conduct Authority.
Member of the Institute of Insurance Brokers
Balens Ltd. trading as Balens, registered in England & Wales, Reg.No. 4931050***

*Version 1 – October 2017*