



BALENS



Specialist Insurance Brokers

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

Tel: 01684 893006 Fax: 01684 891361

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

Mr Christoph Datler
Eliot Hill 1A
Eliot House Top Floor Eliot Hill
London
SE13 7EB

27 July 2016
Ref: ZUR/10/01/89/15

Dear Mr Datler

***RE: BLOCK SCHEME FOR
INDIVIDUAL OSTEOPATH SCHEME***

Thank you very much for your payment of £212.00. The Insurance premium is made up of: Malpractice Premium - £170.82 inclusive of Insurance Premium Tax, DAS Legal Expenses Package - £38.33 inclusive of Insurance Premium Tax, Balen Admin/Documentation Charges - £2.85

We enclose your Schedule of insurance for you to read and keep in a safe place. Please contact us direct if anything changes in the future, or if you have any queries regarding the policy. 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 down the line 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. We would also like to draw your attention to the new policy wording which has had some changes and improvements made to it.

Please remember in the event of a possible claim always to contact us first, and not to admit liability or mention that you are insured to a possible claimant, this enables underwriters to protect your interests.

We would like to draw your attention to the full policy wording and specifically the policy conditions that are applicable. Condition 11 states that you should follow the record keeping requirements detailed in the policy wording. Please familiarise yourself with pages 28 – 34 of the policy wording for the full scope of conditions applicable. Failure to comply with the above or any other condition detailed in the policy wording can result in the policy being nullified and no insurance being in place.

May we draw your attention to the range of services we offer, including our Affinity Personal Pension Scheme. Please contact our Financial Services Department for a full information pack. We also have a range of other facilities, which are proving very popular with therapists, ie Building and Contents cover and Income Protection.

Most of our business is dedicated to servicing the needs of Health Professionals and their organisations. If any of our other schemes or covers would be of interest to you, please do not hesitate to contact us. We thank you for supporting the scheme, and look forward to providing whatever service, advice or backup you may require in the year ahead.

If you have any further queries or need explanation of the terminology used, please do not hesitate to contact us or visit our website www.balens.co.uk.

Yours sincerely

Joe Balen
for David Balen Cert PFS
BALENS

"We care for the carers"

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 No. 4931050

Individual Osteopath Scheme

Devised & arranged by BALENS and underwritten by Zurich Insurance plc (ZIP) in accordance with the authority granted.

CERTIFICATE OF INSURANCE POLICY NUMBER ZUR/10/01/89/15-BKHAYJW

- 1. The Insured:** Mr Christoph Datler
- 2. Postal Address:** Eliot Hill 1A, Eliot House Top Floor Eliot Hill, London, SE13 7EB
- 3. Limit of Indemnity:** £6,000,000 Any one claim per section of cover and unlimited number of claims during the period of insurance. Defence costs in addition.
- 4. 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.
(I) Malpractice, Good Samaritan Acts and First Aid (I) Breach of Professional Duty (I) Professional Indemnity (II) Public Liability (III) Products Liability. Various other extensions to apply as per policy document.
- 5. Excess:** NIL
- 6. Retroactive Date:** Unlimited cover for previously insured work performed as per extension's endorsement 4 & 4a in policy wording.
- 7. Period of Insurance:** Aug 1 2016 until Jul 31 2017 (both dates inclusive)
- 8. Premium:** £170.82 inclusive of Insurance Premium Tax
- 9. Jurisdiction:** United Kingdom.
- 10. Territorial Limits:** Great Britain, Northern Ireland, Isle of Man and Channel Islands. Cover is extended worldwide for temporary trips abroad excluding USA and Canada unless otherwise agreed.
- 11. Notice of Claim to:** Balens Ltd, Bridge House, Portland Road, Malvern. Worcs. WR14 2TA
- 12. Activities / Therapies covered:** Medical Acupuncture; Pilates Matwork; Registered Osteopath; Sports & Remedial Massage
- 13. Help Line:** 01684 893006
- 14. Conditions:**

This Certificate of Insurance is issued for and on behalf of Zurich Insurance plc (herein called "the Insurers").

In consideration of the payment of the Premium the Insurers will indemnify the Insured in accordance with the terms, conditions and limitations of Policy (herein called "the Policy") which are incorporated herein (a copy of the Policy is available on request).

The Proposal or any information supplied by the Insured shall be incorporated in the Policy.

Provided always that if the Insured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise this Certificate shall become void and all claims hereunder shall be forfeited.

Certificate issued in Malvern, 27 July 2016 by BALENS

Signed 

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 by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extend of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.



Individual Osteopath Scheme

DAS LEGAL AND TAXATION PACKAGE

Devised & arranged by BALENS and underwritten by DAS Legal Expense Insurance Company Limited who provides 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

1. The Insured: Mr Christoph Datler
2. Postal Address: Eliot Hill 1A, Eliot House Top Floor Eliot Hill, London, SE13 7EB
3. Limit of liability: £100,000 For any one claim except aspect enquiries claims where the limit is £2,000
4. Policy Cover: Legal Defence (including Disciplinary Hearings Cover), Statutory License Protection, Tax protection and Advice and Assistance Helplines, consisting of: Euro Law Legal Advice, Business Assistance and Counselling. To contact DAS for the services (except Counselling), phone DAS on 0117 933 0613. To contact the Counselling helpline, phone DAS on 0344 893 9012.
5. Excess: £200 for Aspect Tax Enquiries (see full wording for details).
6. Period of Cover: Aug 1 2016 until Jul 31 2017 (both dates inclusive)
7. Premium: £35.00 Insurance Premium Tax: £3.33 Total £38.33
8. 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. DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited.

Certificate issued in Malvern, 27 July 2016 by BALENS

Signed 