

Private Practice Insurance for Physiotherapy & Sport Injury Clinics

Policy Schedule					
Insurance Product	Aviva 'Surgery Policy'				
Period of Insurance	From: 5th September 2020 To 4th September 2021				
Name of Policyholder	JL Physiofit Limited				
Address	3 Abacus House, Meadowfield Industrial Estate, Ponteland, Newcastle Upon Tyne, Northumberland, NE20 9SD				
Master Policy No.	24839879 CBT	Certificate No.	46664495	PAYE No.	To be confirmed

Locations Insured	3 Abacus House, Meadowfield Industrial Estate, Ponteland, Newcastle Upon Tyne, Northumberland, NE20 9SD, United Kingdom				
Business Insured	Musculo-skeletal Physiotherapy, Acupuncture, Dry Needling, Pilates and Pilates classes,				
Buildings	Not Selected				
Tenants Improvement/ Interior Decoration	Not Selected				
Specified Equipment	Computer Equipment - £2,000				
All Other Practice Contents	£10,000 Including patient's/visitor's personal effects £1,000				
Portable Equipment	Included anywhere in the U.K. within the contents figure (see restrictions and exclusions for goods in unattended or convertible vehicles) and for up to 30 days anywhere in the World				
Deterioration of Drugs & Vaccines	£10,000	Lamps, Signs & Nameplates	£500		
Cover & Excesses	All Risks Subject to an excess of £250 in respect of each claim increased to £1,000 in respect of Subsidence where applicable				
12 months Loss of Income	5,000,000 Following damage caused by any insured contingency to any specified location insured Including temporary relocation costs where necessary				
Employers' Liability	Limit of Indemnity £10,000,000	Including injuries to working principals, partners or directors and legal expenses arising from Health & Safety Legislation			
Public Liability	Limit of Indemnity £5,000,000	Any one occurrence, Excluding Treatment/Professional Risks			
Products Liability	Limit of Indemnity £5,000,000	In all in any period of insurance. In all in any period of insurance. This section only covers food and drink for your own consumption supplied at your premises and proprietary goods supplied in manufacturers unopened containers which have not been manufactured or altered by you.			
Glass Breakage	Included for practice premises subject to an excess of £250				
Money	Included with the following limits				
	On the premises during business hours or in transit	£ 2,500			
	After business hours in a locked safe	£ 1,500			
	After business hours not in a safe	£ 500			
	At your or your employees homes	£ 500			
	Loss of Credit Company Sales Vouchers, crossed cheques and other non negotiable forms of payment	£250,000			
Personal Accident (Assault) Benefits	£10,000/£100 per week Losses from unattended vehicles excluded				
Commercial Legal Expenses	Included up to £500,000 including debt recovery for amounts exceeding £250				
Important Notes	This policy is subject to				
	(i)	Minimum security conditions (see policy and special terms for details)			
	(ii)	The policy incorporates a 'Statement of Fact' which we request you to please read carefully and advise us immediately of any inaccuracies or discrepancies			
Endorsements Applicable	Please see overleaf for Special Terms and Endorsements				

Optional Covers

Book Debts	Not Selected	Business Travel	Not Selected
Computer Breakdown	Not Selected	Subsidence	Not Selected

Employee Dishonesty	Not Selected	Terrorism	Not Selected
Individual Personal Accident Insurance (sickness cover not available)	Not Selected	<i>Person(s) Insured</i>	<i>No. of Units Selected (Maximum 10 units)</i>

Premium	Including insurance tax at 12% and administration fees		
New Business Premium	£235.20		
Broker & Administration Fees	£ 35.00		
Total Premium	£270.20	Paid with thanks by Debit Card	

24 Hour Claim Reporting Helpline	0800 015 1498	Risk Helpline	0845 366 6666
24 Hour Legal & Tax Helpline	0845 300 1899	9am – 5pm Monday - Friday	

Special Terms and Endorsements

Your Private Practice Statement of Facts

A Statement of Fact records the information notified to Aviva and facts assumed about You, Your Business and Your Business partners and directors. It must be read in conjunction with the policy Schedule and policy wording, as together they form a record of Our contract with You and the information which has been taken into account when calculating the premium, terms and conditions upon which Your policy is based.

You must check all the information and material facts contained in this Statement of Fact and Schedule and contact us immediately on 01245 321185 if any details are incorrect or incomplete. Failure to do so may mean that your policy is not valid or Aviva may not be liable to pay your claim(s).

Any subsequent alterations to this Statement of Fact take precedence over the information contained within it.

General Details

Neither You, Your directors, partners or family members involved with The Business or any other business have:

- ever had an insurance proposal declined, renewal refused, insurance cancelled or special terms applied
- ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence
- ever been declared bankrupt or insolvent or been disqualified from being a company director
- ever been the subject of County Court Judgements, Individual Voluntary Arrangements, Company Voluntary Arrangements or Sheriff Court Decrees

Claims History

In connection with The Business or any other business in which You, Your directors, partners or family members are, or have been involved, and in respect of the cover (s) now granted:

- there have not been any incidents in the last 3 years which have or could have resulted in a claim, whether insured or not.

Commercial Legal Protection

- In the last 3 years You have not been taken over, merged with or taken over any other company and to the best of Your knowledge and belief it is likely that Your Business will not take over another firm within the next 12 months
- To the best of Your knowledge and belief no redundancies are envisaged in Your Business within the next 12 months
- There is no dispute currently on-going in Your Business involving employees or any other business which You have entered into a contract with

Premises Details

The Premises insured or to be insured (including any glass to be insured) are and will be maintained in a good state of repair. Unless otherwise stated in the Schedule:

- the building has not suffered from nor is showing any signs of damage by subsidence, ground heave or landslip

and is not

- situated over made up ground or underground workings of any sort, or sited near a cliff

except for the following which has been advised to Us:

- the building is constructed of brick, stone or concrete and roofed with slate, concrete, tile, metal or asbestos
- the building is not unfurnished, unused or unoccupied

Personal Accident

All persons to be insured for Personal Accident benefits:

- are in good health and free from any physical defect or infirmity
- have not suffered any accident(s) or illness(es) during the last 3 years which kept them away from work for more than 14 days - consecutive or otherwise

DATA PROTECTION ACT - INFORMATION USES

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Aviva Insurance Limited and James Hallam Limited.

Aviva Marketing

Aviva group, its agents and business partners may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to FREEPOST, Mailing Exclusion Scheme, Unit 5, Wanlip Road Industrial Estate Syston, Leicester LE7 1PD

Aviva Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and your business and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Insurer Details

Underwritten by: Aviva Insurance Limited, Registered in Scotland No. 2116 Registered Office: Pitheavlis, Perth, Scotland, PH2 0NH
Authorised and regulated by the Financial Conduct Authority

Minimum Security Conditions

Any business is vulnerable to crime and offices and surgeries are no exception. Theft of your business equipment could severely disrupt the smooth running of your business. Therefore, to minimise this risk the following level of security will be a condition of cover and must be implemented within 30 days of cover commencing.

Final exit doors must be secured as follows:

- Timber doors by mortice deadlocks having five or more levers or conforming to BS 3621 with matching boxed striking plate
- Aluminium doors by cylinder mortice lock operating a swinging lock bolt
- PVC doors by key operated multi point locking devices having three or more locking points
- The first closing leaf of double leaf doors must be fitted internally with bolts top and bottom

All other external doors and internal doors leading to common areas or other premises must be secured:

- By the means set out above
- By key operated security bolts fitted top and bottom

All opening windows or roof lights accessible from the ground or via roofs, pipework or other structures must be secured by key operated locking devices or screwed permanently shut

Any security measures stipulated or agreed by us in writing

Any door or window officially designated as a fire exit by the Fire Authority is excluded from the above requirements

Occupation of the Buildings

The buildings are occupied for the purpose of the Practice and otherwise as Office & Treatment Rooms and not as stated in the Construction and Occupations of the Buildings clause under the Property Damage Section of the policy.

Visible Signs of Theft

This clause applies only to locations occupied by other tenants. It is a Condition Precedent to Aviva's liability under the Property Damage and Money Sections that there are visible signs of entry into or exit from the buildings by forcible and/or violent means.

