

ONESPIRIT INTERFAITH FOUNDATION

Register of OneSpirit Interfaith Ministers (ROSIM)

2025 - 2026
INSURANCE GUIDANCE

*“If you want to go fast, go alone,
if you want to go far, go together”
- African Proverb*



ROSIM

Register of OneSpirit Interfaith Ministers

BALENS Insurance for Ministers

As a ROSIM member, you're privileged to access insurance at a discounted rate through BALENS. Included in this, you'll discover information about all that you might require about this insurance – what it covers, reasons why it could be beneficial to you, and methods to ascertain if it's the right fit for you, among other things.

To make use of this discount, you'll be required to complete the Declaration Form and dispatch it, either scanned and emailed to info@balens.co.uk – please remember to sign the declaration before scanning, or by post to Balens Limited, Bridge House, Portland Road, Malvern, WR14 2TA.

If you're a minister joining us in Ireland, you need to contact Balens directly at +44 1684 580771 or email info@balens.co.uk.

When contacting them, please refer to the OneSpirit Interfaith Foundation (IMA) Scheme to receive your 20% discount!

The next eight pages contain all of the valuable information about the insurance. Remember, if you'd like to sign up for insurance, you have to complete the declaration form and email/post it.

OneSpirit Interfaith Foundation Affinity Scheme UK



BALENS HEALTH PROFESSIONALS COMBINED LIABILITY INSURANCE

Thankyou for your enquiry and welcome to Balens.

This pack will help you assess if the Balens Health Professionals Combined Liability Insurance product is suitable for your needs and guide you through the process to get insured.

Our team is on hand to help if you need us – just call 01684 580771 or email info@balens.co.uk

WHAT'SIN THEPACK?

- ☐ **Guidance notes** to help you through the process of getting insured
- ☐ The **declaration form** you need to complete to apply for cover
- ☐ An **activities list** of common therapies/activities we insure
- ☐ A **premium guide** which may enable you to work out how much you will need to pay
- ☐ Our **KeyPoints & Terms ofBusiness** document summarising who we are, who regulates us, the service we offer, insurance companies we use and other important information such as the complaints process
- ☐ A summary of the **Insurance Act 2015**, including **your responsibilities** to make a fair presentation of the risk at inception, renewal and whenever you request changes to your policy

SOME IMPORTANT LEGAL INFORMATION BEFORE YOU GET STARTED:

Please note the completion and submission of the declaration form does not bind you or us to enter a contract of insurance. More information may be required from you. In order to minimise the need for further clarification please answer all questions fully.

Based upon **your Insurance Act 2015 responsibilities**, you must make a fair presentation of the risk to us when completing the declaration form, at inception, renewal and whenever you request changes to your policy. This means you must tell us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and must not misrepresent any material facts. A material fact is one which would influence our acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interest to disclose them. If you do not make a fair presentation of the risk the policy may be avoided, written on different terms or a higher premium may be charged, depending on the circumstances of the failure to present the risk fairly.



BALENS
Specialist Insurance Brokers

"We care for the Carers"

Established 1950 – Over 60 years of Service & Personal Support

Balens Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 305787.

Balens Limited is registered in England and Wales. Company Registration Number 04931050. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, United Kingdom, DN22 7SW. Balens Limited is part of the PIB Group.

GUIDANCE NOTES

IS THIS THE RIGHT INSURANCEFORME?

This policy is to cover you, and you alone, as a practicing health and wellbeing practitioner, irrespective of whether your business is set up as sole trader, partnership or limited company.

If you employ or use other Health and Wellbeing Professionals, or take payments, bookings or advertise for them you will need a different type of policy – please contact Balens for guidance on 01684 580771 or info@balens.co.uk

HOW DO I GET INSURED?

Easily – in a few simple steps:

1) Complete the declaration form and read the Key Points and Balens terms of business document:

- Answer all questions in full
- List all activities you:
 - currently perform
 - are a student in and for which you require cover for case study work
- Confirm agreement to the Balens terms & conditions
- You must be a current member of the OneSpirit Interfaith Foundation in order to take out this policy. If you are not your insurance cover could be declared void.

2) Get a premium:

Send the declaration form to us for a quote if:	OR	Use the premium guide to calculate your price if:
<div><input type="checkbox"/> Any activity you perform is NOT on the activities list, and/or</div> <div><input type="checkbox"/> The list states an endorsement applies, and/or</div> <div><input type="checkbox"/> You have non-UK qualifications</div> <div><input type="checkbox"/> You practice an activity for which there is no recognised qualification and you would like us to consider insuring you on the basis of your experience</div> <div>We will get back to you to confirm if we can offer cover, the premium and if any special terms/endorsements will apply – we may request more information to do this</div> <div>If you have non-UK qualifications we will need you to complete an additional form</div>		<div><input type="checkbox"/> All your activities are on the activities list, and</div> <div><input type="checkbox"/> No endorsements apply, and</div> <div><input type="checkbox"/> all your qualifications were taken in the UK</div> <div>Your price will be based on:</div> <div><input type="checkbox"/> The limit of indemnity you select; and</div> <div><input type="checkbox"/> Whether you select the optional sections of cover for Personal Accident and/or Business Equipment ‘All Risks’ cover.</div>

3) Sign the declaration form and send to us with copies of your qualifications

Important things to note:

- ☐ Make sure you have answered all questions fully and agreed the terms & conditions
- ☐ We need copies of your qualifications for ALL activities performed
- ☐ If you are currently insured elsewhere we must receive your documentation BEFORE the expiry date of your current policy to ensure continuous cover.

You can provide documents:

- ☐ Scanned and emailed to info@balens.co.uk – remember to sign the declaration before scanning, OR
- ☐ By post to Balens Limited, Bridge House, Portland Road, Malvern, WR14 2TA

4) Get confirmation of cover:

We will start your policy from the date we receive your documents subject to your declaration being complete, agreeing the premium and (if applicable) special terms/endorsements.

5) Pay the premium: your payment options are:

TELEPHONE – when we call to confirm your price, or call us on 01684 580771 once we have received your form. We can:

- Take a single payment by debit/credit card, or
- Provide our account details and a reference for payment by online banking/BACS, or
- Set up an annual or monthly Direct Debit facility – please contact us for more information on these options

CHEQUE - Please note, we are **unable** to accept payments made by cheque. If this causes you any problems or concerns, please contact us.

OneSpirit Interfaith Foundation Affinity Scheme - UK

Premium Information

- ☐ **BALENSHEALTHPROFESSIONALSCOMBINED LIABILITY INSURANCE: SECTION A: PROFESSIONAL LIABILITY AND MALPRACTICE INSURANCE**
- ☐ **COMMERCIAL LEGAL PROTECTION INSURANCE**

As an ethical, regulated business we wish to be clear and transparent about the breakdown of the cost of your insurance policy arranged through us. The tables below aim to achieve this.

£4,000,000 Full practitioner (£4M Full)	Malpractice Premium	Legal Expenses	Net Insurance Cost	Insurance Premium Tax (IPT) @ 12%	Balens Admin Fee	Total Premium Payable
Annual Premium	£42.00	£10.67	£52.67	£6.32	£15.00	£73.99

£6,000,000 Full practitioner (£6M Full)	Malpractice Premium	Legal Expenses	Net Insurance Cost	Insurance Premium Tax (IPT) @ 12%	Balens Admin Fee	Total Premium Payable
Annual Premium	£54.60	£10.67	£65.27	£7.83	£15.00	£88.10

- ☐ **BALENS HEALTH PROFESSIONALS COMBINED LIABILITY INSURANCE: SECTION B: PERSONAL ACCIDENT INSURANCE (OPTIONAL COVER)**
Personal Accident Premium £10.00

	Insurance Premium Tax (IPT) @ 12%	Total Premium Payable
	£1.20	£11.20

- ☐ **BALENS HEALTH PROFESSIONALS COMBINED LIABILITY INSURANCE: SECTION C: BUSINESS EQUIPMENT ‘ALL RISKS’ INSURANCE (OPTIONAL COVER)**

Value of Equipment	‘All Risks’ Premium	Insurance Premium Tax (IPT) @ 12%	Total Premium Payable
£1,500	£28.00	£3.36	£31.36
£3,000	£45.00	£5.40	£50.40
£5,000	£62.50	£7.50	£70.00

ACTIVITIES LIST

STANDARD ACTIVITIES COVERED,STRICTLYSUBJECTTOSUITABLE QUALIFICATIONS HELD.

Please note, the below list of activities is not exhaustive – it is only an example of the types of activities we cover on this scheme for no additional premium. If you have received a quote from Balens but you cannot see your activity listed below, please do not worry as the list is only a small selection of the techniques we cover.

Acupressure	Alexander Technique
Allergy Testing	Angel Therapy
Aromatherapy	Astrology
Baby Massage	Bach Remedies
Biodynamic Psychology	Bowen Therapy
Breathing Therapy	Cognitive Therapy
Colour Therapy	Counselling
Craniosacral Therapy	Crystal Therapy
Diet and Nutrition	Dowsing for Stress Relief
EMDR	Emotional Freedom Technique
Em-Power Therapy	Energy Field Therapy
Facial Massage	Feng Shui
Hand Massage	Healing
Herbal Medicine	Homeopathy
Hopi Ear Candles	Hot Stones
Hypnotherapy	Indian Head Massage
Integrated Energy Therapy	Interfaith Ministry
Iridology	Jikiden Reiki
Kinesiology	Kinetic Energy
Life Coaching	Light Touch Therapy
Lightning Process	Magnet Therapy
Manual Lymph Drainage Category 1 and 2	Massage (including Deep Tissue)
Meditation	Mediumship
Metamorphic Technique	Mindfulness
Myofascial Release	Neuro Linguistic Programming
Neuroflexology	Nutrition Therapy
On Site Massage	Phytobiophysics
Pilates (including machine work)	Pilates Matwork
Pre and Post Natal Massage	Pregnancy Massage
Psych-k	Psychology
Psychology of Vision	Psychotherapy
Qigong	Radionics
Reconnective Healing	Reflex Zone Therapy
Reflexology	Reiki

Relaxation Therapy	Rhythmical Massage Therapy
Shamanism	Shiatsu
Sound Healing	Sound Therapy
Spiritual Healing	Spiritual Psychotherapy
Sports Massage	Stress Management
Tai Chi (Non-Combat)	Tellington TTouch
Thought Field Therapy	Time Line Therapy
Vibrational Medicine	Visualisation
Vitamin and Mineral Therapy	Vortex Healing
Yoga	

STUDENT COVER

Provides cover for case studies and other work performed prior to gaining your qualification. The conditions of cover are as follows: Ongoing case consultation with your tutor, clients must be told that you are not qualified, you cannot practice outside the scope of what you have been taught and any charges/expenses made must be less than a qualified therapist.

DECLARATION FORM



This policy is to cover you, and you alone, as a practicing health and wellbeing practitioner, irrespective of whether your business is set up as sole trader, partnership or limited company. If you employ or use other Health and Wellbeing Professionals, or take payments, bookings or advertise for them you will need a different type of policy – please contact Balens for guidance.	
Please tick to confirm you require cover as an individual practitioner:	<input type="checkbox"/>
I can confirm I am a current member of OneSpirit Interfaith Foundation and understand it is a condition of my insurance I maintain my membership.	<input type="checkbox"/>

Sole Trader	Limited Company (Ltd)	Public Limited Company (Plc)
Partnership	Limited Partnership (LP)	Limited Liability Partnership (LLP)

What is the name of your Business? <i>Please leave blank if this does not apply to you.</i>		
Title (Mr./Mrs./Dr. etc.):	Name of the practicing individual:	
Address:		
Postcode:	Tel:	Mob:
Email:		
Date of Birth:	Date you require the policy to start:	

Your Activities

Please state in the boxes below the activities you require insurance cover for and please provide us with copies of your qualifications. Cover will be provided subject to suitable qualifications held (unless you are still a student as qualifications are unavailable until you are fully trained). Please note, we will list your activities practiced as per your qualification(s) supplied, this will cover you to practice the modalities of your training, as assessed by your course tutor or training provider. The insurance policy will not provide cover for you to practice outside of the techniques covered by your training in order to gain the qualification(s) supplied.

If there is an activity you practice that is not listed on the ‘Activities List’, please provide us with as much information as you can in the space below.

Your Premium

Section A:Professional Liability& Malpractice Insurance

Please tick to confirm the option you require	Please enter total premium payable
£4,000,000 Full practitioner (£4M Full) <input type="checkbox"/>	
£6,000,000 Full practitioner (£6M Full) <input type="checkbox"/>	

Section B: Personal Accident Insurance (optional cover)

Do you require Personal Accident Insurance?	Yes/No
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Section C: Business Equipment ‘All Risks’ Insurance (optional cover)

Do you require Business Equipment ‘All Risks’ Insurance?	Yes/No
Please tick to confirm the level of cover required: £1,500	
£3,000 £5,000	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>

Total Premium

Please calculate your total premium payable:	£
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DECLARATION FORM - Continued

Questions	Yes	No
Have you ever been convicted of, or charged (but not yet tried) with any criminal offence, other than motoring offences, or offences that are spent under the Rehabilitation of Offenders Act 1974?		
Have you ever had a proposal or renewal for insurance declined or cancelled; a policy voided, withdrawn or suspended, or special terms imposed by an insurer?		
Have you ever had any claims, or are you aware of any circumstances which could give rise to a claim, under the policy involving negligence, error or omission?		
Have you ever had any disciplinary hearings made against you, or are you aware of any circumstances which may result in a claim or suit being made against you?		
Have you or any director or partner been the subject of, or have proceedings or applications pending for, any winding up order, receivership, debt relief, liquidation, administration, county court judgement (CCJ), company or individual voluntary agreement, bankruptcy or insolvency?		

If the answer is **Yes** to any of the above questions, please disclose full information to us in a clear and accessible manner below:

Questions	Yes	No
Are you ordinarily resident in Great Britain, Northern Ireland, the Channel Islands and/or the Isle of Man?		
Is your business registered in and operating solely from Great Britain, Northern Ireland, the Channel Islands and/or the Isle of Man? <i>For students who do not yet have a registered business, please confirm if you are training in Great Britain, Northern Ireland, the Channel Islands and/or the Isle of Man?</i>		
Have you read, understood and agree to accept the Balens Terms of Business letter enclosed?		

By signing the form below I declare that the statements and particulars in this proposal are true and complete. I have made a fair presentation of the risk and have not misrepresented or suppressed any material facts. I agree to the contract of insurance being prepared using the information I have supplied in this form along with any associated information I have supplied. I shall inform you of any material alteration to those facts and/or the information supplied before completion of the contract of Insurance.

A copy of the policy wording is attached for your attention.

Signed:

Dated:

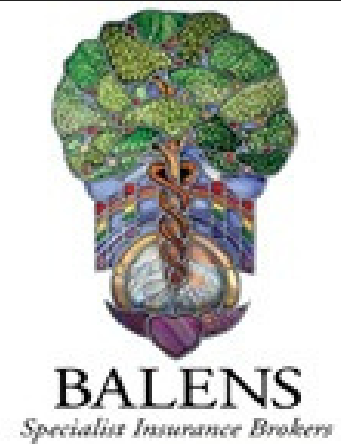
RETURNING YOUR FORM

PLEASE COMPLETE AND RETURN THE DECLARATION FORM ALONG WITH COPIES OF YOUR QUALIFICATIONS TO:
BALENS LTD, BRIDGE HOUSE, PORTLAND ROAD, MALVERN, WR14 2TA
OR EMAIL: INFO@BALENS.CO.UK

Balens Specialist Insurance Brokers

Affinity Schemes – UK

Key Points Document



Welcome to Balens

- Balens are a well-established, fourth generation family run business.
- We are a Specialist Insurance Broker for Health & Wellbeing, Fitness, Beauty, other Health Professionals and organisations
- We are experts in the development of Insurance wordings for Health and Wellbeing Professionals. These wordings are, in our opinion, one of the widest available on the market and include important features that other available cheaper insurance packages may not include.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by this policy. If you want to see the full terms, conditions and exclusions of the cover please refer to the policy documents, which can be viewed here: www.balens.co.uk/Zurich/CombinedLiabilityPW.pdf and www.balens.co.uk/DASLegalProtectionUK

What Cover does my Affinity Scheme Insurance Include?

1. **Balens Health Professionals Combined Liability insurance:**
Section A: Professional Liability and Malpractice Insurance
Section B: Personal Accident Insurance – **(optional cover)**
Section C: Business Equipment 'All Risks' Insurance – **(optional cover)**
2. **Commercial Legal Protection Insurance**

1. Balens Health Professionals Combined Liability Insurance:

Section A: Professional Liability and Malpractice Insurance Policy

- This policy is underwritten by ZurichInsurance Company Ltd (Zurich). This is a policy that provides cover for Professional, Public and Products Liability for Health and Wellbeing, Fitness, Beauty and other Health Professionals as noted and agreed by Balens Ltd.
- The policy provides a limit of liability of £4,000,000, £6,000,000 or £10,000,000 (referral only). This limit is per section and applies to any one claim, for an unlimited number of claims in the policy year for Section A1 and A2 unless otherwise stated in the schedule. The limit is in the aggregate for Section A3. Legal Defence costs are covered in addition to the limit of liability and are unlimited.
- The policy is on a claims occurring basis with a difference. The policy will cover claims that occurred during the policy period irrespective of when the claim is made, meaning that you are protected for claims that may arise later down the line providing the work was carried out during the period of insurance. We include an upgrade of cover feature on the Zurich Policy that protects you against the effects of inflation, and rising court awards. This offers the advantages of a claims occurring 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. Further information about this is available on our website www.balens.co.uk
- The policy will cover you to practice in the UK, cover is also included for temporary trips abroad (please note exclusions apply).
- The policy is an annual policy (unless otherwise stated in Schedule). The policy is renewable each year.

What is insured?

Section A1: Professional Liability

Cover includes:

- Any breach of your professional duty (malpractice) due to a negligent act, error or omission committed or alleged to have been committed.
- Any act of Libel or Slander committed or uttered in good faith.
- Unintentional infringement of any intellectual property right, design right, registered design, trademark or patent.
- Unintentional breach of confidentiality or unintentional misuse of any information.

Section A2: Public Liability

Cover includes:

- Accidental injuries to third parties and third party property damage.
- Accidental obstruction, trespass or nuisance arising out of your business activities.
- Wrongful arrest detention and/or malicious prosecution.

Section A3: Products Liability

Cover includes:

- Accidental injuries to third parties and third party property damage caused by Products.
- Cover in respect of products supplied independently of any treatment, therapy and or advice is only provided where the annual turnover in respect of such Products supplied does not exceed £30,000.

General Exclusions

- Liability arising out of the injury of any employee.
- Liquidated, punitive damages and/or fines.
- Any liability caused by, contributed by or arising from nuclear radiation or contamination and/or in consequence of war, pollution and/or terrorism.
- Liability arising out of any criminal, fraudulent acts including sexual harassment.
- Liability arising from any claim or in connection with Tour Operators Liability as defined by The Package Travel, Package Holidays and Package Tours Regulations Act 1992, The Package Travel and Linked Travel Arrangements Regulations 2018 or any similar legislation.

Extensions

- Loss of reputation cover up to £35,000 per occurrence.
- Expenses incurred to replace or restore lost or damaged documents up to £50,000 per occurrence.
- Retrospective Extension - cover provided by Sections A1, A2 and A3 applies to events that happened prior to the commencement of this policy provided such an event is first notified to you during the period of insurance and the previous insurance policy in force at the time of the event will not respond. Full details of the previous policy must be provided.

Conditions

- Record Keeping
- Instruments
- Treatments by Beauty Therapists, Cosmetologists and Hairdressers

General Restrictions

- Endorsements may apply to your policy. These will be shown in your policy documents.
- Cover excludes any treatment, therapy and/or advice to any persons under the age of 16 unless guardian or parental consent has been obtained and recorded on any treatment record.
- Cover for teaching and or training is not provided automatically where a certificate of competence is provided (this does not apply to healing activities or teaching/training provided by a Reiki Master). Cover for students is only provided if activities are supervised by a qualified person or the student is deemed competent to undertake such work by their school or tutor.

Section B: Personal Accident Insurance

- This is an optional policy section.
- The maximum benefit amount under the policy is £25,000.

What is insured?

- This policy covers you for bodily injury caused by accident and does not cover any claim caused or contributed by sickness. The policy will pay a maximum amount of £25,000 if you suffer bodily injury during the period of insurance which results in your:
 - Accidental death
 - Loss of or loss of use of a limb(s)
 - Loss of sight
 - Loss of hearing
 - Loss of speech
 - Permanent total disablement
 - Permanent partial disablement

Extensions

- Coma Benefit up to a maximum of £1,000
- Funeral expenses up to a maximum of £5,000
- Medical expenses
- Relative travel expenses
- Up to £15,000 for reasonable expenses incurred in retraining in an alternative occupation.

Exclusions

- Any bodily injury, loss or expense arising from:
 - Engaging in active service of the armed forces in any nation.
 - Drugs, drug addiction and/or drink driving
 - Travel to dangerous or unsettled areas
 - Any gradually operating causes
 - Non-passenger air travel
 - Suicide or self-injury
 - War

Restrictions

- Any claim by a person of 76 years of age unless bodily injury occurs during the period of insurance in which the person attains that age

Conditions

- Insured person under 18 years of age
- Reasonable care

Section C: Business Equipment 'All Risks' Insurance

- This is an optional policy section
- Sum insured options of: £1,500, £3,000 or £5,000

What is insured?

- Property used solely in connection with your business, belonging to you or for which you are legally responsible
- Property including therapy equipment, office equipment, tablet devices, computers and ancillary equipment, electronic equipment, photographic equipment, stock.
- A £100.00 policy excess applies to each and every claim.

Extensions

- Property taken outside of the UK, worldwide for a maximum of 60 days in any one period of insurance.

Exclusions

- Brittle articles
- Damage caused by wear, tear or any gradually operating cause
- Damage caused by any act of dishonesty committed by any employee

Conditions

- Theft from an unattended vehicle – all doors, windows and other means of access are securely fastened and locked. All valuable items are locked in secure compartments and hidden from view. Any security devices for protection of the vehicle are put into full and effective operation

2. Commercial Legal Protection Insurance

- This policy is underwritten by DAS Legal Expenses Insurance Company Ltd (DAS)
- Cover for legal defence costs against criminal allegations.
- Pre-disciplinary and Disciplinary Hearings cover.
- Jury service and court attendance cover.
- Tax protection cover relating to a tax enquiry, an employer compliance dispute and/or VAT dispute.
- Unlimited access to legal and tax helplines.
- Counselling service.
- The policy provides a limit of liability of £100,000 per claim.

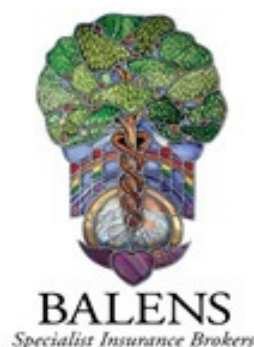
Please refer to the DAS policy wording for further details.

Suitability Statement and Statement of Demands and Needs

Balens Ltd have devised and arranged a bespoke policy suitable for individuals and/or businesses working in the Health and Wellbeing industry. Your cover can be made up of two policies, and for each policy we select from only one insurer. For each policy, Balens have designed a bespoke policy wording with the insurer and have a delegated binding agreement in place. This service is on a non-advised basis, which means we do not make a personal recommendation on the suitability of the product. We provide you with sufficient information to enable you to make an informed decision as to whether the policies and the level of cover provided will meet your demands and needs. We act as agent for the insurers involved when sourcing the policy and placing the insurance. In the event of a claim, we act as your agent. Your insurance cover start and end date will be specified in your policy schedule. Your obligations to us and how to cancel your policy are detailed in our Terms of Business, which are provided alongside this document.

Please read the sections below to ensure the cover you select is suitable for your requirements:

- **Professional, Public and Products Liability Cover** The insurer for this section of the policy is Zurich Insurance Co Ltd. The declaration form requires you to confirm that you are a Health and Wellbeing Practitioner and/or a Business that provides advice, treatment, activities or therapies to members of the public. As such, you can be held legally liable for loss or damage to other people's property, injury or harm, or financial loss alleged to have been caused to your clients, patients or other parties, and you therefore require an insurance policy that meets this requirement. This cover has been designed with the above in mind and to provide defence and payment for damages for the above, as well as covering many additional risks.
 - **Individual Personal Accident Cover (Optional Cover)** The insurer for this section of the policy is Zurich Insurance Co Ltd. If you select to include this policy, you confirm you require a protection policy that will provide a lump sum settlement to you, or your estate, in the event of a total or permanent disability or death caused by accident. This cover will provide a short-term solution, providing a maximum claims settlement of £25,000. If, however, you are looking for a long-term solution that provides protection against loss of income due to injury or illness, or another type of protection policy, this section will not be suitable. Please contact us for further information on the policies available.
 - **Business Contents 'All Risks' Cover (Optional Cover)** The insurer for this section of the policy is Zurich Insurance Co Ltd. If you select to include this cover, you confirm you require a policy to provide protection against the loss, damage, or theft of your therapy equipment, computers, photographic, electronic, office equipment, and stock used in connection with your business. You are required to select the level of cover that you feel is appropriate to your requirements, that you have used a current full valuation for the goods and items concerned, and that you have considered and understand the potential of underinsurance. If the value of your equipment and/or stock exceeds the maximum value provided by this section of cover, then the product will not be suitable. Please contact us for further information on the policies available.
- Commercial Legal Protection Cover** The insurer for this policy is DAS Legal Expenses Insurance Company Ltd. As a Health and Wellbeing Practitioner and/or Business, Balens have recognised a requirement for additional cover relating to
- potential legal defence costs that may occur through the course of running your business. The Legal Expenses policy provides defence against criminal allegations and provides access to a legal advice helpline.



BalensLimited
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Tel: 01684 580771Fax: 01684 891361
www.balens.co.uk:info@balens.co.uk

Balens Limited is authorised and Regulated by the Financial Conduct Authority in the United Kingdom - under registration Number FRN 305787. Balens Insurance Finance Services Ltd (BIFS) is authorised and regulated by the Financial Conduct Authority under the FRN 721566. You can check this information on the FCA's Register by visiting the FCA's website: www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

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