

# Institute of Sport and Remedial Massage Affinity Scheme - UK



## INDIVIDUAL PROFESSIONAL, PUBLIC & PRODUCTS LIABILITY

Thank you for your enquiry and welcome to Balens.

This pack will help you assess if the Individual Professional, Public & Products Liability 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](mailto:info@balens.co.uk)

### WHAT'S IN THE PACK?

- **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 we insure
- A **premium guide** which may enable you to work out how much you will need to pay
- Our **Key Facts** 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

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### 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*

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Balens Limited has passporting rights enabling us to carry out insurance transactions within EEA states. This business may not be regulated by the Financial Conduct Authority, however, we apply the same compliance protocol across all of our business.

# GUIDANCE NOTES

## IS THIS THE RIGHT INSURANCE FOR ME?

This policy is to cover you, and you alone, as a practicing therapist, 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](mailto:info@balens.co.uk)

## HOW DO I GET INSURED?

Easily – in a few simple steps:

### 1) Complete the declaration form and read the key facts and Balens terms of business document:

- Answer all questions in full
- List all therapies 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 Institute of Sport and Remedial Massage 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:

- Any therapy you perform is **NOT** on the activities list, **and/or**
- The list states an endorsement applies, **and/or**
- You have non-UK qualifications
- 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

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  
If you have non-UK qualifications we will need you to complete an additional form

OR

#### Use the **premium guide** to calculate your price if:

- All your therapies are on the **activities list**, and
- No endorsements apply, and
- all your qualifications were taken in the UK

Your price will be based on:

- The limit of indemnity you select; and
- If you decide to take the Personal Accident cover option (please read the Personal Accident Key Facts document)

### 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](mailto: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** - payable to Balens Ltd, to Balens Limited, Bridge House, Portland Road, Malvern, WR14 2TA.

Note, if you know your price from using the premium guide, please include your cheque with the signed declaration form

# Institute of Sport and Remedial Massage Affinity Scheme - UK Premium Information

## POLICY RUNS FROM 31 MARCH 2019 TO 30 MARCH 2020

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. If you are joining the scheme after the first quarter the rates will reduce as shown.

<b>£6,000,000 Full practitioner (£6M Full)</b>	<b>Malpractice Premium</b>	<b>Legal Expenses</b>	<b>Net Insurance Cost</b>	<b>Insurance Premium Tax (IPT) @ 12%</b>	<b>Balens Admin Fee</b>	<b>Total Premium Payable</b>
Mar 31 - Jun 29	£33.08	£8.19	£41.27	£4.95	£16.00	<b>£62.22</b>
Jun 30 - Sep 29	£24.81	£8.19	£33.00	£3.96	£12.00	<b>£48.96</b>
Sep 30 - Dec 30	£16.54	£4.10	£20.64	£2.48	£8.00	<b>£31.12</b>
Dec 31 - Mar 30	£8.27	£4.10	£12.37	£1.48	£4.00	<b>£17.85</b>

<b>£4,000,000 Student (£4M Student)</b>	<b>Malpractice Premium</b>	<b>Legal Expenses</b>	<b>Net Insurance Cost</b>	<b>Insurance Premium Tax (IPT) @ 12%</b>	<b>Balens Admin Fee</b>	<b>Total Premium Payable</b>
Mar 31 - Jun 29	£10.00	£3.10	£13.10	£1.57	£6.66	<b>£21.33</b>
Jun 30 - Sep 29	£7.50	£3.10	£10.60	£1.27	£5.00	<b>£16.87</b>
Sep 30 - Dec 30	£5.00	£1.55	£6.55	£0.79	£3.33	<b>£10.67</b>
Dec 31 - Mar 30	£2.50	£1.55	£4.05	£0.49	£1.67	<b>£6.21</b>

Optional Personal Accident Cover - Please see Key Facts sheet (enclosed)

<b>Personal Accident Premium</b>	<b>Insurance Premium Tax (IPT) @ 12%</b>	<b>Total premium payable</b>
£10.00	£1.20	£11.20

# ACTIVITIES LIST

STANDARD ACTIVITIES COVERED, STRICTLY SUBJECT TO SUITABLE QUALIFICATIONS HELD.

Abs/Core Classes	Active Isolated Stretching and Strengthening
Acupressure	Aerobics/Exercise to Music
Aqua Aerobics	Aqua Fitness
Ballet/Fitness Workout	Belly Dance Teacher
Body Attack	Body Combat (Non Contact)
Body Conditioning Exercise	Body Control Pilates
Bokwa (Fitness)	Boxercise
Cardio Kickboxing (Non Combat)	Chek Exercise
Chi Ball	Chi Exercise
Chi Gong	Chi Kung - Excluding martial arts
Circuit Classes	Dance
Dance Movement Therapy	Deep Tissue Massage
Diet and Nutrition	Exercise Advice
Exercise and Fitness	Exercise and Health Studies
Exercise Coach	Exercise for the Older Person
Exercise Instructor for Cardiac Rehabilitation	Exercise to Music
Exercise with Disabled People	Exercise, Health Studies and Personal Training
Exercise/Rehabilitation	Fitball
Fitboxe Training	Fitness and Sports Therapy
Fitness Classes	Fitness Instructor
Fitness Testing	Fitness Training
Flexercise	Food Intolerance Testing
Healthy Living Advice	Indoor Cycling
Injuries and Rehabilitation Programmes	Kenku Jutsu
Kettlebells	Khai-Bo
Manual Lymphatic Drainage	Orthotics
Personal Fitness Training	Personal Training
Pre and Postnatal Exercise	Rehabilitation Therapy
Soft Tissue Therapy	Spin Cycling
Sports and Remedial Massage	Sports First Aid
Sports Injury Massage	Sports Massage
Sports Nutrition	Sports Therapy - excludes Manipulative Techniques
Stability Ball Training	Step-aerobics
Strapping and Taping	Strength and Conditioning Specialist
Stretching	Studio Cycling
TENS	Ultrasound

Weight Lifting	Weight Loss Coaching
Weight Loss Consultancy	Zumba Instructor

### **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 therapist, 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:

I can confirm I am a current member of Institute of Sport and Remedial Massage and understand it is a condition of my insurance I maintain my membership.

Sole Trader <input type="checkbox"/>	Limited Company (Ltd) <input type="checkbox"/>	Public Limited Company (Plc) <input type="checkbox"/>
Partnership <input type="checkbox"/>	Limited Partnership (LP) <input type="checkbox"/>	Limited Liability Partnership (LLP) <input type="checkbox"/>

What is the name of your Business?		
Therapist title (Mr./Mrs./Dr. etc.):	Therapist Date of Birth:	
Name of the practicing therapist:		
Address:		
Postcode:	Tel:	Mob:
Email:	Date you require the policy to start:	

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

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.


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.

Continued overleaf

# 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:**

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 TWO PAGE DECLARATION FORM ALONG WITH COPIES OF YOUR QUALIFICATIONS TO:

BALENS LTD, BRIDGE HOUSE, PORTLAND ROAD, MALVERN, WR14 2TA

OR EMAIL: [INFO@BALENS.CO.UK](mailto:INFO@BALENS.CO.UK)