



## Individual Osteopath Scheme



### SCHEDULE

#### Policy Number: ZUR-IOS/21/09/216

1. INSURED: Mr Alexis Enel
2. ADDRESS: 1 Woodlands Cottage, Westonbirt, Tetbury GL8 8QE
3. ACTIVITIES: Animal Osteopathy (Bloodstock Limit is £500,000. If you require more, please contact us); Registered Osteopath
4. PERIOD OF INSURANCE: From: **Sep 1 2021** To: **Aug 31 2022** (both dates inclusive)
5. POLICY FORM REFERENCE: ZCX513AA
6. NOTICE OF CLAIM TO: Balens Ltd, Bridge House, Portland Road, Malvern, Worc. WR14 2TA  
Helpline: 01684 893 006

#### Important: See Policy Wording for Definitions, Conditions and Exclusions

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

### SECTION A – PROFESSIONAL LIABILITY & MALPRACTICE

Operative

#### 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.

**(A1) Breach of Professional Duty; Malpractice; Professional Indemnity; Good Samaritan Acts and First Aid.**

**(A2) Public Liability.**

**(A3) Products Liability. Various other extensions to apply as per policy document.**

#### Premium

Premium:	<b>£170.14</b>
Insurance Premium Tax:	<b>£20.42</b>
Total:	<b>£190.56</b>

#### Retrospective Cover

Unlimited cover for previously insured work performed as per extension 4 & 4a in the policy wording.

#### Conditions

Not Applicable

#### Limit of Indemnity

**Section A1 Professional Liability: £6,000,000**

**And**

**Section A2 Public Liability: £6,000,000**

Any one claim per section of cover and unlimited number of claims during the period of insurance. In addition to the limit of indemnity the insurer will pay costs and expenses.

**Section A3 Products Liability: £6,000,000**

For the aggregate of all claims during the period of insurance. In addition to the limit of indemnity the insurer will pay costs and expenses.

#### Excess

Nil

### SECTION B – PERSONAL ACCIDENT

Not Operative

#### Premium

Premium:	<b>£0.00</b>
Insurance Premium Tax:	<b>£0.00</b>
Total:	<b>£0.00</b>

ITEM	DESCRIPTION	BENEFIT LIMIT
B1.	Death	£25,000
B2.	Loss of limb (one or more)	£25,000
B3.	Loss of Sight	£25,000
B4.	Total loss of hearing (in both ears) or total loss of speech	£25,000
B5.	Total loss of hearing in one ear	£25,000

B6.	Permanent total disablement		£25,000
B7.	Permanent partial disablement (as specified in the Policy Wording)	Up to	£25,000

**SECTION C – BUSINESS EQUIPMENT ‘ALL RISKS’**

**Not Operative**

- **Sum Insured:** None
- **Excess:** £100 per claim

**Premium**

Premium:	£
Insurance Premium Tax:	£
Total:	£

**Signed on behalf of INSURERS:** *J. Balen*

**Date:** 6 September 2021

Underwritten by 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 and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.



# Individual Osteopath Scheme

## DAS COMMERCIAL LEGAL PROTECTION PACKAGE

Devised & arranged by BALENS and underwritten by DAS Legal Expenses Insurance Company Limited, who provide 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 TS5/6935335

The Insured:	Mr Alexis Enel										
Postal Address:	1 Woodlands Cottage, Westonbirt, Tetbury GL8 8QE										
Limit of liability:	£100,000 for all claims resulting from one or more event arising at the same time or from the same originating cause										
Policy Cover:	<table><tr><td>Pre-disciplinary Hearings cover</td><td>Insured</td></tr><tr><td>Disciplinary Hearings cover</td><td>Insured</td></tr><tr><td>Legal Defence</td><td>Insured</td></tr><tr><td>Tax protection</td><td>Insured</td></tr><tr><td>Statutory licence appeal</td><td>Insured</td></tr></table> <p>Tax Protection and Advice and Assistance Helplines, consisting of: Euro Law Legal Advice, Tax Advice and Counselling. To contact DAS for the services (except Counselling), phone DAS on 0344 893 6911. To contact the Counselling helpline, phone DAS on 0344 893 9012.</p>	Pre-disciplinary Hearings cover	Insured	Disciplinary Hearings cover	Insured	Legal Defence	Insured	Tax protection	Insured	Statutory licence appeal	Insured
Pre-disciplinary Hearings cover	Insured										
Disciplinary Hearings cover	Insured										
Legal Defence	Insured										
Tax protection	Insured										
Statutory licence appeal	Insured										
Business Description:	Animal Osteopathy (Bloodstock Limit is £500,000. If you require more, please contact us); Registered Osteopath										
Excess:	nil										
Period of Cover:	Sep 1 2021 until Aug 31 2022 (both dates inclusive)										
Premium:	£210.60 Insurance Premium Tax: £25.27 Total £235.87										
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 (registered number 423113).

Certificate issued in Malvern, 6 September 2021 by BALENS

Signed:   
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