

Registered Animal Musculoskeletal Practitioners Affinity Scheme - UK



BALENS HEALTH PROFESSIONALS COMBINED LIABILITY INSURANCE

Thank you 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'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 Points & Terms of Business** 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

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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.

Please note this policy is only designed to cover the activities you are registered to practice through RAMP. If you practice additional activities to those declared to RAMP an additional insurance policy will be required. Please contact Balens for further information

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 therapies you currently perform
- Confirm agreement to the Balens terms & conditions
- **You must be currently enrolled on the Register of Animal Musculoskeletal Practitioners in order to take out this policy. If you are not your insurance cover could be declared void.**

2) Select your Premium/Payment:

Contact Balens if:

- If you practice a therapy/activity which are outside the RAMP scope of practice you will require a separate policy to cover these activities. Please note only therapies/activities registered by RAMP can be covered under this scheme.
For insurance cover for activities that are not registered through Ramp please contact Balens for a separate quote.

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
 - Whether you select the optional sections of cover for Personal Accident and/or Business Equipment 'All Risks' cover.

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

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

Registered Animal Musculoskeletal Practitioners Affinity Scheme - UK Premium Information

Premium Information

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.

Professional Liability and Malpractice Premium

£6,000,000 Full practitioner (£6M Full Practitioner)	Malpractice Premium	Legal Expenses	Net Insurance Cost	Insurance Premium Tax (IPT) @ 12%	Balens Admin Fee	Total Premium Payable
Annual Premium	£64.35	£6.19	£70.54	£8.46	£10.00	£89.00

Please note a Bloodstock limit of £500,000 applies to this policy. If you require more please contact Balens.

Personal Accident Premium (optional)

Personal Accident Premium	Insurance Premium Tax (IPT) @ 12%	Total Premium Payable
£10.00	£1.20	£11.20

Employers Liability Premium (optional)

Employers Liability Premium Limit of Indemnity - £10,000,000	Insurance Premium Tax (IPT) @ 12%	Total Premium Payable
£50.00	£6.00	£56.00

Important Information about the Employers Liability Premium

This insurance is available as an additional policy to run alongside your Professional Liability and Malpractice policy. The policy will ONLY provide cover for the supervision of students for work placement and/or experience relating to animal physiotherapy work.

If you have any regular employees additional cover will be required, please contact Balens to discuss this further.

- The limit of indemnity provided by this policy is £10,000,000.
- The policy will only cover work in relation to cats, dogs, horses, domestic and farm animals. Please note the policy will exclude cover for work on exotic animals.
- **To take out the additional Employers liability policy, please confirm the following information:**

If selected, this policy will provide cover for the supervision of work placement/experience students. Do you have any employees other than those defined above?	Yes/No
Do you take a full risk assessment and follow health and safety protocols prior to the supervision of any volunteer work experience student/s?	Yes/No

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 currently registered with the Register of Animal Musculoskeletal Practitioners (RAMP) and understand it is a condition of my insurance I maintain my registration.

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.): _____ Name of the practicing therapist: _____

Address: _____

Postcode: _____ Tel: _____ Mob: _____

Email: _____

Therapist 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 along with a copy of your RAMP Registration Document. Please note we can only provide cover for the activities/therapies you are registered to practice with RAMP. If you practice additional techniques please contact Balens for guidance. Cover will be provided subject to suitable qualifications held.

Continued overleaf

Your Premium

Please tick to confirm the option you require	Please select policy required
£6,000,000 Full practitioner (£6M Full Practitioner)	Compulsory policy
Personal Accident	Yes/No
Employers Liability	Yes/No

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:

Have you read, understood and agree to accept the Balens Terms of Business letter enclosed?	<input type="checkbox"/>
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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