

13 February 2025

Canine Massage Therapy Centre Ltd
Knoll House
Checkley
HEREFORD
HR1 4ND

Dear Miss Lenton,

Re: Commercial Combined – Policy Documentation - ZR3/15/03 R808433

Thank you very much for forwarding us your payment in respect of the above policy, we now have pleasure in enclosing the following for your attention:

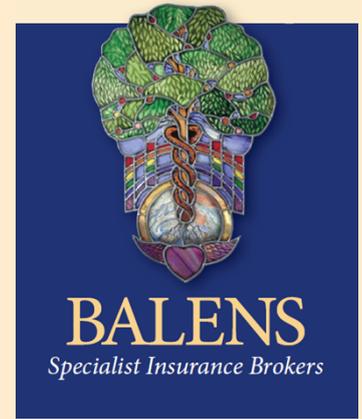
- Policy schedule in respect of the Business Protection and Professional Liability Insurance
- Policy schedule for the Commercial Legal Expenses Policy
- Policy wording for the Business Protection and Professional Liability Insurance
- An updated policy wording in respect of the Commercial Legal Expenses Policy
- A Certificate of Employers Liability
- Our terms of business
- Important information leaflet regarding the Insurance Act 2015

Please review the terms and conditions of cover carefully to ensure that you are fully aware of the level of cover being provided and any operative endorsements and conditions. If you require an explanation of any of the above, please contact us accordingly. Please advise us if there are any errors or amendments to be made to the sums insured as underinsurance may lead to a proportional decrease in the amount paid out in the event of a claim.

You are required to make a “fair presentation” of the risk to be insured in which every material representation as to a matter of fact is substantially correct and every material representation as to a matter of opinion or expectation or belief is made in good faith.

You are responsible for disclosing complete and accurate information and every material circumstance which insurers require in connection with any proposal for insurance cover. A circumstance or representation is material if it would influence the judgement of a prudent Insurer in deciding whether to accept a proposal for insurance and if so, on what terms.

This is particularly important before taking out a policy and at renewal but it also applies throughout the life of a policy. Failure to do so may mean that claims are not paid or are not paid in full. Please read the “Insurance Act 2015 – important information” leaflet attached. If you have any questions, please do not hesitate to contact us for guidance. We would recommend that you keep a written record (including copies of letters) of any information you provide to us.



Policy Number: ZR3/15/03
R808433

Insurer(s): Zurich Insurance
Company Ltd
DAS - Commercial Legal Expenses
Scheme

Cover dates: From Mar 3 2025 to
Mar 2 2026 both dates inclusive.

Type of Insurance: Commercial
Combined

**Total Premium: £813.41 inclusive
of 12% insurance premium tax
£81.79 and administration fee/
professional fee £50.00.**

Any Questions or Queries?

Please contact us on:

01684 580 776

Commercial@Balens.co.uk

About Us...

We are a Specialist Broker for the
Health, Well-Being, Fitness &
Beauty Sector.
We have a wide range of insurance
solutions to suit individuals and
businesses alike.

Bridge House, Portland Road,
Malvern, Worcs, WR14 2TA
www.balens.co.uk

“We care for the Carers”

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.

Please remember in the event of a possible claim always to contact us first, and not to admit liability or mention that you are insured to a possible claimant. This enables underwriters to protect your interests.

We trust that the above is in order but if you have any queries, please do not hesitate to contact us.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'J. Napper'.

James Napper
Commercial Account Handler
Balens Limited
Direct Dial: 01684 580 776

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Business Protection

Schedule

Proposer/Insured	Canine Massage Therapy Centre Ltd		
Policy number	ZR3/15/03 R808433		
Date document created	13 February 2025		
Broker name	Balens Ltd.		
Period of insurance	From	Mar 3 2025	To Mar 2 2026
Policy form reference	BCCPS/JM183178		
Your correspondence address	Knoll House Checkley HEREFORD HR1 4ND		
Business	Operations of a Health, Fitness, Wellbeing and/or Beauty Business		
Annual premium	£189.12		
Insurance premium tax	£22.69		
Total amount	£211.81		

Summary of cover	Operative
Material damage	Yes
Loss of income	No
Money	Yes
Deterioration of stock	No
Employers' liability	Yes
Public liability	Yes
Products liability	No
Unspecified items 'all risks'	No
Personal accident	Yes
Terrorism	No

Premises cover

Address:	A. Web Shop Stock, 2 Chaucer Crescent, Kidderminster DY10 3XF
Business:	Operations of a Health, Fitness, Wellbeing and/or Beauty Business

The **excesses** stated below are payable in the event of a claim unless stated otherwise within the endorsements and subjectivities section of **your** policy. Each **excess** shown is **your** total excess and includes any policy, voluntary and/or amended excesses that apply.

Material damage

Index linking	No
Day one	No

Items with the symbol # denotes index linking

Buildings	Sum insured
Buildings	Nil
Landlords fixtures and fittings	Nil
Subsidence	Excluded
Stock and contents	Sum insured
Stock	£20,000
Wines and spirits	£500
Cigarettes, cigars and tobacco	£500
Computers	Included
All other contents	£1,000

Excess applicable	
Buildings excess	Nil
Contents excess	£100
Subsidence	£1,000

Loss of income

Loss of income	Not Insured
Indemnity period (months)	12

Money

Money limits	
Non-negotiable money	£50,000
Money other than non-negotiable money:	
1. In transit by you or your employees	£2,000
2. In transit by registered post	£1,000
3. In any bank night safe	£2,000
4. In premises during business hours	£2,000
5. In your home or that of any employee you authorise	£500
6. In premises outside business hours not in a locked safe or strong room	£200
7. In vending or gaming machines in the premises	£200
8. In safe outside of business hours	£1,000
9. Elsewhere	£500

Deterioration of stock

Limit of Indemnity	Not Insured
Excess	Nil

Policy cover

Employers' liability

Limit of Indemnity	£10,000,000
Limit of Indemnity arising out of terrorism	£5,000,000

Public liability

Limit of Indemnity	£1,000,000
Third party property damage - excess	£250

Products liability

Limit of Indemnity	Not Included
Third party property damage - excess	Nil

Unspecified items 'all risks'

Territorial limit	Territorial limits: Great Britain, Northern Ireland, the Isle of Man & the Channel Islands
Total sum insured	£0
Excess	Nil

Personal accident

Name of group	You, your directors or business partners
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Personal accident limits	
Cover basis	24 hours
1. Accidental death	£5,000.00
2. Loss of limb (one or more) or loss of eye (one or both)	£5,000.00
3. Total loss of hearing (in both ears) or total loss of speech	£5,000.00
4. Permanent total disablement	£5,000.00
5. Temporary total disablement	£50 per week (104 week benefit period)

Terrorism

Damage and consequential loss under this section must occur in England, Wales or Scotland.

No terrorism cover is available for **damage** or consequential loss occurring in the Channel Islands, Isle of Man or Northern Ireland.

Special condition

You must:

- a) advise **us** of all property and/or premises which **you** own or are responsible for, including the property and/or premises of any subsidiary companies
- b) buy Terrorism insurance from a Pool Reinsurance Company Limited company for all such premises and property.

Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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Commercial Combined Scheme

PROFESSIONAL INDEMNITY & MEDICAL MALPRACTICE SCHEME FOR HEALTH & WELLBEING SCHOOLS AND TRAINING ORGANISATIONS

Devised & arranged by BALENS and underwritten by Zurich Insurance Company Ltd (ZIC) in accordance with the authority granted.

CERTIFICATE OF INSURANCE POLICY NUMBER ZR3/15/03

1. **The Insured:** Canine Massage Therapy Centre Ltd
2. **Postal Address:** Knoll House, Checkley, HEREFORD HR1 4ND
3. **Policy Form Reference:** ZCYL126LC.09
4. **Limit of Indemnity:**
Section (I) Professional Liability: £4,000,000
and
Section (II) Public Liability: £4,000,000
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 (III) Products Liability: £4,000,000
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
5. **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.

(I). Malpractice, Good Samaritan Acts and First Aid (I). Breach of Professional Duty (I). Professional Indemnity (II). Public Liability (III). Products Liability plus various extension as per policy document.
6. **Excess:** NIL
7. **Retrospective Cover:** Unlimited cover for previously insured work performed as per extension 4 & 4a in the policy wording.
8. **Period of Insurance:** **From:** Mar 3 2025 **To:** Mar 2 2026 Both days inclusive
9. **Premium:** £447.50 Plus 12% Insurance Premium Tax £53.70
10. **Jurisdiction:** United Kingdom.
11. **Territorial Limits:** Great Britain, Northern Ireland, Isle of Man and Channel Islands. Cover is extended worldwide for temporary trips abroad excluding USA and Canada unless otherwise agreed.
12. **Notice of Claim to:** Balens Ltd, Bridge House, Portland Road, Malvern. Worcs. WR14 2TA
13. **Activities / Therapies covered:** Canine Massage ; Meditation Teacher

The maximum number of students per annum: 80
14. **Conditions:** Please see attached
15. **Help Line:** 01684 893 006

This Certificate of Insurance is issued for and on behalf of Zurich Insurance Company Ltd (herein called "the Insurers").

In consideration of the payment of the Premium the Insurers will indemnify the Insured in accordance with the terms, conditions and limitations of Policy (herein called "the Policy") which are incorporated herein (a copy of the Policy is available on request).

The Proposal or any information supplied by the Insured shall be incorporated in the Policy.

Provided always that if the Insured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise this Certificate shall become void and all claims hereunder shall be forfeited.

Certificate issued in Malvern, 13 February 2025 by BALENS

Signed: 

Underwritten by Zurich Insurance Company Ltd a public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.



Commercial Combined

DAS COMMERCIAL LEGAL PROTECTION

Devised & arranged by BALENS and underwritten by DAS Legal Expense Insurance Company Limited who provides 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 TS5/5283007

The Insured: Canine Massage Therapy Centre Ltd

Business Premises Address: Knoll House, Checkley, HEREFORD HR1 4ND

Business Description: Health, Fitness, Well-being or Beauty professional.

Limit of liability: £250,000 for all claims resulting from one or more event arising at the same time or from the same originating cause

Employment Disputes & Compensation Awards	Insured
Pre-disciplinary Hearings cover	Insured
Disciplinary Hearings cover	Insured
Legal Defence	Insured
Contract Disputes	Insured
Property Protection	Insured
Personal Injury	Insured
Tax protection	Insured
Statutory licence appeal	Insured

Tax Protection and Advice and Assistance Helplines, consisting of: Euro Law Legal Advice, Tax Advice and Counselling.

Policy Cover: Legal Defence (including Pre Disciplinary and Disciplinary Hearings Cover, Contract Disputes Cover, Property Protection & Bodily Injury), Employment Disputes and Compensation Awards, Tax protection, Advice & Assistance Helplines, consisting of: Euro Law Commercial Legal Advice, Business Assistance, Counselling Helpline and DAS business law. To contact DAS for the services (except Counselling), phone DAS on 0344 893 0859. To contact the Counselling helpline, phone DAS on 0344 893 9012.

Period of Cover: **From:** Mar 3 2025 **To:** Mar 2 2026 Both days inclusive

Premium: £45.00 Insurance Premium Tax: £5.40 Total £50.40

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, 13 February 2025 by BALENS

Signed 

**OPERATIVE ENDORSEMENTS AND CLAUSES ATTACHING TO AND FORMING PART OF
INSURANCE POLICY(IES) ARRANGED FOR Canine Massage Therapy Centre Ltd**

The Insured:	Canine Massage Therapy Centre Ltd
Period of Insurance:	From: Mar 3 2025 To: Mar 2 2026 Both days inclusive

Zurich Insurance Company Ltd:

Self-Employed Therapists - Clause 2

It is a condition precedent to liability that all self-employed therapists are suitably qualified for the treatments, therapies and or advice provided and that they maintain their own individual Professional Indemnity insurance

Training school

This policy is here by extended to include the activities of a training school or organization involved in delivering courses, CPD, certificates of competence and accreditations as agreed and approved by Balens Ltd. All teachers and or trainers must be suitably qualified in the activity or therapy being taught or as otherwise agreed by Balens. Cover will also extend to include student activities, case studies, mentoring, demonstration of techniques and or supervision of the students for which the school or organization may be held corporately liable. Claims for which a student may become personally liable are not covered by this extension.

Subject to all other terms or conditions of the policy



BALENS



Specialist Insurance Brokers

Bridge House, Portland Road, Malvern, Worcs. WR14 2TA

Tel: 01684 893006 Fax: 01684 891361

Web: www.balens.co.uk Email: info@balens.co.uk

Important Notice to Policyholders – The Employer’s Liability - Certificates of Insurance

The introduction of the Employers liability (compulsory insurance) regulations 1998 affected employers who purchased employers liability insurance. We have summarized below the main changes:

- The minimum limit of cover increase from £2 Million to £5 Million for both onshore and offshore work from commencement of cover or first renewal after the 1st of January 1999. In reality, Insurers tend to offer £10 Million as standard and this is what we recommend.
- The certificate of insurance should also be specific to the companies covered and should state the following:
 - The holding company and subsidiaries
 - The holding company and all subsidiaries except any specifically excluded by name
 - Or the holding company and named subsidiaries only
 - Associated companies will need to have separate cover with a separate limit of indemnity

The legal requirements regarding the retention of Employer's Liability certificates was subsequently amended from the first of 1st October 2008. Please note the following:

Your duty to retain your certificate of insurance

Regulations of 1998 imposed a duty on all employers to retain a copy of each certificate for a period of 40 years beginning on the date on which the insurance to which the certificate relates commences or is renewed. However, as from the 1st October 2008 you are no longer legally required to retain copies of out of Date certificates of Employers Liability Insurance. **However, we strongly recommend that you do so. If an Employers' Liability claim arises in the future and you do not know such details as the Insurer, policy number or period of insurance you may be at risk of having to meet the costs of such a claim yourself.**

Furthermore, you no longer have to display your certificate of insurance at each place of business. You now have the option of displaying your certificate in electronic format so long as all employees covered by the policy have reasonable access to it and are made aware of how and where to find the Certificate of Employers Liability Insurance.

You can obtain further information on the new Regulations from the Health & Safety Executive website - www.hse.gov.uk

Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates).

Policy Number	ZR3/15/03 R808433
1. Name of policyholder	Canine Massage Therapy Centre Ltd
2. Date of commencement of insurance policy	Mar 3 2025
3. Date of expiry of insurance policy	Mar 2 2026

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b).
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Zurich Insurance Company Ltd (Authorised Insurer)



Tim Bailey
Chief Executive Officer of Zurich Insurance Company Ltd, UK Branch

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.