



# BALENS



*Specialist Insurance Brokers*

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

**Tel: 01684 893006 Fax: 01684 891361**

**Web: [www.balens.co.uk](http://www.balens.co.uk) Email: [info@balens.co.uk](mailto:info@balens.co.uk)**

MyBody Studios Ltd  
2 Sunnyside Leigh  
Cleadon  
Sunderland  
SR6 7XH

20 December 2022  
ZURU/2015/10/1027 R809363

Dear Mrs Newham

**Re: Commercial Combined Policy Documentation**

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 wordings in respect of the Business Protection and Professional Liability (updated March 2021 to reflect Zurich Legal & Regulatory changes as a result of the UK leaving the European Union. Please note there has been no direct change to policy cover) Insurance.
- An updated policy wording in respect of the Commercial Legal Expenses Policy
- Policy wording for the Bridge Business Protection Insurance Policy together with a Loss of Income endorsement. The endorsement reflects the changes to the policy wording agreed from the effective date of your insurance policy and is only applicable should the Loss of Income section of cover, be shown as operative in your policy schedule.
- An important information document regarding the Insurance Act 2015
- Certificate of Employers Liability
- Our terms of business

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. We would also recommend a review of the revised policy wording. Please familiarise yourself with the policy conditions that are applicable. Condition 14 states that you should follow the record keeping requirements detailed in the policy wording.

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.

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



**Chelsea Bruton**  
**Balens Limited**  
**Direct Dial: 01684 580 770**

*"We care for the carers"*  
*Established 1950, Authorised and Regulated by the Financial Conduct Authority.*  
*Member of the Institute of Insurance Brokers.*  
*Balens Ltd trading as Balens, registered in England & Wales No. 4931050*

## Commercial Combined Scheme

### PROFESSIONAL INDEMNITY & MEDICAL MALPRACTICE SCHEME FOR COMPLEMENTARY MEDICINE PRACTITIONERS & OTHER HEALTH PROFESSIONALS

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

#### CERTIFICATE OF INSURANCE POLICY NUMBER ZURU/2015/10/1027

1. **The Insured:** MyBody Studios Ltd
2. **Postal Address:** 2 Sunnyside Leigh, Cleadon, Sunderland SR6 7XH
3. **Policy Form** ZCYL126LC.08  
**Reference:**
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:** Oct 29 2022 until Oct 28 2023 (both dates inclusive)
9. **Premium:** £640.00 Plus 12% Insurance Premium Tax £76.80
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, WR14 2TA
13. **Therapies Covered:** Aerial Yoga; Ayurvedic Massage; Barre Method; Exercise and Fitness; Massage; Myofascial Release; Personal Training; Thai Yoga Massage - Full Thai; Yoga. Training School - up to 400 students
14. **Conditions:** Please see attached
15. **Advice Line:** 01684 893006


This Certificate of Insurance is issued for and on behalf of Zurich Insurance plc (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, 20 December 2022 by BALENS

Signed : 

**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.

**OPERATIVE ENDORSEMENTS AND CLAUSES ATTACHING TO AND FORMING PART  
OF  
INSURANCE POLICY(IES) ARRANGED FOR MYBODY STUDIOS LTD**

**The Insured:** MyBody Studios Ltd

**Period of Insurance: From:** Oct 29 2022 **To:** Oct 28 2023 Both days inclusive

**Covea Insurance plc:**

**Contents Definition**

Memorandum 1 - Fixtures, Fittings, Contents definition

It is hereby noted that the Fixtures, Fittings, Contents definition of the policy includes:

- computers (static) and audio visual equipment
- stock

**Multi-Tenancy Clause**

Memorandum - Theft

It is hereby noted that Peril 3 of Section 1 - Business Contents is restated as:

Peril 3 - theft or any attempt thereat but excluding theft or attempted theft cover unless involving forcible and violent entry to or exit from the premises and into the insured's portion thereof.

Memorandum - Additional Special exclusion to the Property Damage Section

The following additional Special exclusion is incorporated into Section 1 - Business Contents:-

(The Company will not be liable under this Section for)

loss; destruction or damage caused by other authorised users of the premises.

**Wording changes**

Please See Attached

**Zurich Insurance plc (ZIP):**

**Clinic/School Combined**

Clinic/school combined policy

**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

### **Worldwide skype endorsement**

Amendment of definitions: Territorial Limits Section 1 and II

Section 1 and II b) item iii is added;

b)iii anywhere in the world in respect of Skype consultations in connection with the business of the Insured; PROVIDED ALWAYS THAT the limit of indemnity in respect of claims arising from work carried out in the United States of America or Canada shall be inclusive of all legal costs awarded to any claimant or incurred in the defence of any claim that is contested by or with the consent of the Insurers and not as within stated



**"BRIDGE BUSINESS PROTECTION"  
STANDARD INSURANCE PACKAGE  
SCHEDULE TO POLICY NUMBER R809363**

Devised & arranged by BALENS and underwritten by Covea Insurance plc

**ISSUE DATE:** 20 December 2022  
**THE INSURED:** MyBody Studios Ltd  
**POSTAL ADDRESS:** 2 Sunnyside Leigh, Cleadon, Sunderland SR6 7XH  
**RISK ADDRESS:** A. 2-5 St. Bedes, East Boldon NE36 0LE  
**BUSINESS :** Complementary Medical Practitioner and/or Health Related Businesses and/or Other Health Professionals

**PERIOD OF INSURANCE :** From Oct 29 2022 To Oct 28 2023

**SECTION 1 - BUSINESS CONTENTS**

	<b>SUM INSURED</b>
1. Computers (static), audio visual equipment	Not Included
2. Fixtures, Fittings, Contents	£1,000
3. Stock	Not Included
4. Business equipment used away from the premises, excluding Unattended Vehicle Theft	Not Included
5. Laptops, Best Machine, Skenar Machine, Digital Cameras, Mobile Phones used away from the premises, excluding Unattended Vehicle Theft	Not Included
6. Business equipment used away from the premises, including Unattended Vehicle Theft (Maximum cover £500 without an alarm)	Not Included
7. Tenant's improvements	Not Included
8. Frontage Glass / Signs	Not Included
<b>N.B.</b> A £100 excess applies to this section.	

**SECTION 2 - PUBLIC LIABILITY**

£1,000,000

**- PRODUCTS LIABILITY EXTENSION**

Not Included

**SECTION 3 - EMPLOYERS' LIABILITY**

£10,000,000

**SECTION 4 - BUSINESS INTERRUPTION**

1. Loss of Income	Not Included
2. Additional Expenditure only	Not Insured

**SECTION 5 - BUILDINGS**

Not Insured

Subsidence excluded

**SECTION 6 - PERSONAL ACCIDENT**

£2,000

**LEGAL HELPLINE**

**24 HOURS**

Sums insured in respect of Sections 1 & 5 subject to Underinsurance Condition 15

**PREMIUM:** £51.12

Premium Tax @12%: £6.13 Professional Fee, Admin/Documentation Charges: £35.00

**Balens  
Bridge House  
Portland Road  
Malvern  
Worcester  
WR14 2TA**

**Endorsements and Conditions applicable:** Please see attached



# 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: MyBody Studios Ltd

Business Premises: 2 Sunnyside Leigh, Cleadon, Sunderland SR6 7XH

Address:

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

Policy Cover:

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.	

Period of Cover: Oct 29 2022 until Oct 28 2023 (both dates inclusive)

Premium: £31.00 Insurance Premium Tax: £3.72 Total £34.72

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, 20 December 2022 by BALENS**

Signed .....  .....

## CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by Regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy )

Policy Number:	R809363
Name of Policy Holder:	MyBody Studios Ltd
Date of commencement of insurance:	Oct 29 2022
Date of expiry of insurance:	Oct 28 2023

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); and

2 (a) the minimum amount of cover provided by this policy is no less than £5 million. (c)

Signed on behalf of Covea Insurance plc  
(Authorised insurers)

A handwritten signature in black ink, appearing to read "A. Funnell".

Chief Executive Officer

### 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.

**Important The Employers' Liability Limit of Indemnity provided by the above numbered policy is £10 million and not the minimum of £5 million referred to in paragraph 2 above.**