



General Liability Certificate of Insurance

This is to certify that on the date of issue of this certificate, the policyholder was insured under the above policy subject to the terms and conditions agreed with Hiscox.

This certificate does not form part of the policyholder's contract with Hiscox. This is a summary of cover only, in force as at the issuance date of this certificate. Full details of the coverage provided are included in the policyholder's full policy wording.

Policy number 8352836

INSURANCE DETAILS

Broker	Wellbeing Insurance Ltd		
Period of insurance	31 May 2023	to	30 May 2024 Both days inclusive
Underwritten by	Hiscox Insurance Company Limited		

INSURED DETAILS

Insured	Ms Sara Benisaac
General wording	21564 WD-TPL-UK--MMPL(2)
Business Activities	Yoga Instructor (Standard) - includes all the usual yoga disciplines i.e. Postures, Breath work, Relaxation techniques, Meditation & Mindfulness Techniques and Cleansing Practices, also Yoga Therapy/Remedial Yoga, GP Referrals, Ante &/or Post Natal Yoga, Baby Yoga &/or Infant Massage, Children's Yoga, Face Yoga, Laughter and Aqua Yoga; all insofar as you are trained to teach it, but excluding Anti-Gravity/Aerial/Swing/Balance Board/Trapeze Yoga, Stand up Paddle Yoga and Yoga with Animals.

GENERAL LIABILITY (MEDICAL MALPRACTICE, PUBLIC AND PRODUCTS LIABILITY)

Wording	21564 WD-TPL-UK--MMPL(2)
Limit of indemnity	£7,000,000
Limit applies to	each and every occurrence, defence costs in addition other than for pollution and for products to which a single aggregate policy limits including defence costs applies.
Excess	£250.00
Excess applies to	each and every occurrence for property damage only.
Geographical limits	Worldwide
Applicable courts	United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man

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Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority.

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