



**Important Note:** This policy is for individuals only (including proprietor only limited companies). If you employ or use other Health and Wellbeing Professionals or if you take payment, bookings or advertise for other Health and Wellbeing Professionals, this policy may not be suitable – please contact Balens for guidance.

### **What do I need to do?**

- 1) Check the activity sheets for the activity that you practice. The activities fall into different categories depending on the risk of the activity. You can add as many activities to the policy as you like, providing you hold a suitable qualification. If you hold separate qualifications in different categories you will only need to pay the highest category rate. This will then include all the lower risk activities. If an activity is not listed, please add it to the list on the form and we will inform you if we require an additional premium or more information. If you wish to add any new activities to your policy, please forward a copy of your qualification. If you are a student in any activity and require cover for your case studies, please write student next to the activity.
- 2) Check the premium that you need to pay for the activity that you practice and then tick the appropriate box. You can pay by Euro currency cheque which needs to be made payable to Balens Ltd, write card details on a separate sheet or call us with card details once we have received your form.
- 3) You must take care in answering all the following questions which are relevant to the Insurer in providing this insurance and setting the terms and premium. Please contact us if you do not understand the question or the nature of the information required or please seek guidance from us. Failure to provide information or the provision of incomplete or inaccurate information may result in the loss of cover or other remedies.
- 4) Please state the activities that you require cover for in the box on the bottom of the proposal form if an endorsement applies please contact us prior to the inception of your policy for full details.
- 5) On receipt of the above, we will start your policy from the day that we receive your form, providing everything has been completed correctly. If you are practising an activity that is not on the list, we may need further information before cover can be granted. If you have foreign qualifications, we will need you to complete an additional form. Please note that we must receive your renewal documentation before the expiry date of your current policy to ensure continuous cover.
- 6) You must tell us as soon as practically possible about any changes to the information you have provided to us which happened before or during any period of insurance. We will tell you if such a change affects your insurance and if so, whether the change will result in revised terms and/or premium being applied to your policy. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

Please complete the attached proposal form and return with your payment to:-

#### **Balens Limited**

Specialist Insurance Brokers to Health & Wellbeing Practitioners & Organisations  
Bridge House, Portland Road, Malvern, WR14 2TA

Tel: 0044 1684 – 580771  
[www.balen.co.uk](http://www.balen.co.uk)

Fax: 00 44 1684 – 891361  
[info@balen.co.uk](mailto:info@balen.co.uk)

*“We care for the Carers”*

*Established 1950 – Over 60 years of Service & Personal Support*

*Balens Ltd are Authorised & Regulated by the Financial Conduct Authority*





## ARCTI Affinity Scheme - Republic of Ireland

**Policy runs from 17<sup>th</sup> February 2017 to 16<sup>th</sup> February 2018**

### 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. As an example, the cost of your insurance premium if you are a Full Practitioner would be €90.00. If you are joining the scheme after the first quarter the rates will reduce as per the table below. If you wish to add the additional Personal Accident policy the premium payable would be €90.00 + €14.78 = €104.78.

| Limit of Liability<br>€6,000,000 | Malpractice Premium | DAS    | Net Insurance Cost | 3% Irish Government Levy | 2% Irish Compensation Fund Levy | Affinity Fee | Balens Admin Fee | Total Premium Payable |
|----------------------------------|---------------------|--------|--------------------|--------------------------|---------------------------------|--------------|------------------|-----------------------|
| 17 Feb – 16 May                  | €54.00              | €12.00 | €66.00             | €1.98                    | €1.32                           | €4.00        | €16.70           | <b>€90.00</b>         |
| 17 May – 16 Aug                  | €40.50              | €12.00 | €52.50             | €1.58                    | €1.05                           | €4.00        | €12.53           | <b>€71.66</b>         |
| 17 Aug – 16 Nov                  | €27.00              | €6.00  | €33.00             | €0.99                    | €0.66                           | €4.00        | €8.35            | <b>€47.00</b>         |
| 17 Nov – 16 Feb                  | €13.50              | €6.00  | €19.50             | €0.59                    | €0.39                           | €4.00        | €4.18            | <b>€28.66</b>         |

| Limit of Liability<br>€6,500,000 | Malpractice Premium | DAS    | Net Insurance Cost | 3% Irish Government Levy | 2% Irish Compensation Fund Levy | Affinity Fee | Balens Admin Fee | Total Premium Payable |
|----------------------------------|---------------------|--------|--------------------|--------------------------|---------------------------------|--------------|------------------|-----------------------|
| 17 Feb – 16 May                  | €74.00              | €12.00 | €86.00             | €2.58                    | €1.72                           | €4.00        | €16.70           | <b>€111.00</b>        |
| 17 May – 16 Aug                  | €55.50              | €12.00 | €67.50             | €2.03                    | €1.35                           | €4.00        | €12.53           | <b>€87.41</b>         |
| 17 Aug – 16 Nov                  | €37.00              | €6.00  | €43.00             | €1.29                    | €0.86                           | €4.00        | €8.35            | <b>€57.50</b>         |
| 17 Nov – 16 Feb                  | €18.50              | €6.00  | €24.50             | €0.74                    | €0.50                           | €4.00        | €4.18            | <b>€33.92</b>         |

| Limit of Liability<br>€6,000,000<br>STUDENT | Malpractice Premium | DAS   | Net Insurance Cost | 3% Irish Government Levy | 2% Irish Compensation Fund Levy | Balens Admin Fee | Total Premium Payable |
|---|---------------------|-------|--------------------|--------------------------|---------------------------------|------------------|-----------------------|
| 17 Feb – 16 May                             | €15.00              | €6.00 | €21.00             | €0.63                    | €0.42                           | €7.95            | <b>€30.00</b>         |
| 17 May – 16 Aug                             | €11.25              | €6.00 | €17.25             | €0.52                    | €0.35                           | €5.96            | <b>€24.08</b>         |
| 17 Aug – 16 Nov                             | €7.50               | €3.00 | €10.50             | €0.32                    | €0.21                           | €3.98            | <b>€15.01</b>         |
| 17 Nov – 16 Feb                             | €3.75               | €3.00 | €6.75              | €0.20                    | €0.14                           | €1.99            | <b>€9.08</b>          |

#### Optional Personal Accident Cover - Please see Key Facts sheet (enclosed)

| Personal Accident Premium | 3% Irish Government Levy | 2% Irish Compensation Fund Levy | Balens Personal Accident fee | Total premium payable |
|---------------------------|--------------------------|---------------------------------|------------------------------|-----------------------|
| €13.82                    | €0.41                    | €0.27                           | €0.28                        | <b>€14.78</b>         |

## Activities List

**Standard Activities covered, strictly subject to suitable qualifications held, if you are adding any new activities, please also enclose copies of your qualifications.**

|                                       |  |
|---------------------------------------|--|
| Acupressure                           | Kinesiology  |
| Acupressure Massage                   | Kinetic Energy   |
| Alexander Technique                   | Light Body DNA Activation Therapy                                  |
| Allergy Testing                       | Life Coaching  |
| Angel Therapy                         | Manual Lymph Drainage Category 1 & 2                               |
| Animal Therapy                        | Massage (including deep tissue)                                    |
| Autogenic Therapy                     | Meditation & Psychic Awareness                                     |
| Aromatherapy                          | Naturopathy (Live blood analysis 50% premium load)                 |
| Astrology                             | Neuro Linguistic Programming                                       |
| Assemblage Point Shifting             | Nutrition Therapy  |
| Aura Balance-Energy Field Therapy     | On Site Massage  |
| Aura-Soma                             | Past Life Regression   |
| Baby Massage                          | Pilates  |
| Bi Aura                               | Polarity Therapy   |
| Bicom & Bioresinence                  | Provocative Therapy  |
| Bio Energy Therapy                    | Psychotherapy (including Jungian Analysts)                         |
| Bio Kinetics                          | Qi Gong  |
| Bio Magnetic Therapy                  | Radionics  |
| Bionetics                             | Reflexology  |
| Body Harmony                          | Reichian Therapy   |
| Bowen                                 | Relaxation Therapy   |
| Breathing Therapy / Breathing Massage | Remedial Therapy   |
| Chi Kung                              | Rhythmical Massage Therapy Training                                |
| Clinical Hypnotherapy                 | Rolfing  |
| Cognitive Therapy                     | Shamanism  |
| Colour Therapy                        | Shiatsu  |
| Cranio Sacral Therapy                 | Sound Healing  |
| Creative Writing                      | Spiritual Psychotherapy  |
| Dowsing for Stress Release            | Sports Equipment   |
| Educational Kinesiology               | Sports Massage   |
| Electro Acupressure                   | Stress Management  |
| Electro Crystal Therapy               | Tai Chi (Non-Combat)   |
| Emotional Freedom                     | Teaching Movement & Massage  |
| Emo Trance                            | Thought Field Therapy  |
| Energy Balancing                      | Touch for Health   |
| Energy Field Therapy                  | Vitamin & Mineral Therapy  |
| Energy Interference Patterning        | Vortex healing   |
| Em Power Therapy                      | Yoga   |
| Facial Threading                      |  |
| Feldenkrais Method                    | <b>For the following activities please contact us for a quote:</b> |
| Hearing Therapy                       | Acupuncture  |
| Herbalism                             | Beauty Therapy   |
| Holographic Re-patterning             | MLD – Inc Bandaging  |
| Homoeopathy                           | Thai Massage   |
| Hopi Ear Candling                     | Tui Na   |
| Human Givens                          | Aerobics   |
| Hydrotherm Massage                    | Gym Instruction  |
| Hypnotherapy                          |  |
| Indian Head Massage                   | We include many other therapies within this package at             |
| Integrated Energy Therapy             | No additional premium. If your therapy is not listed,              |
| Iridology                             | Please put it down on the form and enclose a copy of               |
|                                       | Your qualification. Please note that we may need                   |
|                                       | Further information or an additional premium may apply             |
|                                       | For higher risk therapies.   |

What date do you require your new policy to start from?.....

You must be a current member with ARCHTI to take out this policy. If you are not then the insurance cover could be declared void.

### **STUDENT COVER**

Please complete this section if you require cover as a student.

Please note: Provides cover for case studies and other work performed prior to qualification.

- Are you currently a student? Yes/No
- Do you undertake ongoing case consultation with your tutor? Yes/No
- Do you always inform your clients you are not qualified? Yes/No
- Do you only practice within the scope of what you have been taught? Yes/No
- Are your charges/expenses less than a qualified therapist? Yes/No

### **DECLARATION FORM**

- 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? Yes/No
- 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? Yes/No
- 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? Yes/No
- Have you ever been the subject of a winding up order or company/individual voluntary arrangement with creditors; or been placed into administration, administration receivership or liquidation? Yes/No

If the answer is Yes to any of the above questions, please provide full details in a clear and accessible manner below;

- Have you read, understood and agree to accept the Balens Terms of Business letter enclosed? Yes/No

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 enclosed for your attention.

## DECLARATION FORM – Continued

Signed:..... Dated:..... 2017/18

Title:.....

Surname:..... First name:.....

Trade name:.....

Address:.....

.....

Eircode:..... Email:.....

Phone Number:..... Date of Birth:.....

| Cover                | Please tick option required | Please enter total premium payable |
|----------------------|-----------------------------|------------------------------------|
| €4,000,000           | <input type="checkbox"/>    |                                    |
| €6,500,000           | <input type="checkbox"/>    |                                    |
| €6,000,000 - Student | <input type="checkbox"/>    |                                    |
| Personal Accident    | <input type="checkbox"/>    |                                    |

Please state in the boxes below the activities you require insurance cover for please provide us with copies of your qualifications. Cover will be provided subject to suitable qualifications held.

|  |  |  |  |
|--|--|--|--|
|  |  |  |  |
|  |  |  |  |

If there is an activity you practice that is not listed on the Activities List, please provide us with as much information as you can in the space below.

Signing this proposal form does not bind you to enter into this insurance.

The Insurer and you are entitled to choose the law that will govern this contract of insurance.

We propose Irish law and this will apply unless otherwise agreed.

No cover is in force until this proposal is accepted by the insurer and the premium is paid. The insurer reserves the right to decline any insurance proposal or to offer different premium and terms from those quoted dependent on the information you have provided.