



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

Miss Judyta Zyrek
4 Linkfield Road
Isleworth
Middlesex TW7 6QH

27 December 2014
Ref: ZUR/01/523/160

Dear Miss Zyrek

***RE: BLOCK SCHEME FOR MEMBERS OF
NATIONAL INSTITUTE OF MEDICAL HERBALISTS (NIMH)***

Thank you very much for your payment of £82.25. The Insurance premium is made up of: Malpractice Premium - £45.05 inclusive of Insurance Premium Tax, DAS Legal Expenses Package - £8.68 inclusive of Insurance Premium Tax, Personal Accident - £11.00 inclusive of Insurance Premium Tax, Balen Admin/Documentation Charges - £17.52

We enclose your Schedule of insurance for you to read and keep in a safe place. Please contact us direct if anything changes in the future, or if you have any queries regarding the policy. Run off is now permanently included on your policy which is on an adjustable claims occurring basis. If discontinuing, kindly let us know the reason so we can mark your records accordingly.

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.

May we draw your attention to the range of services we offer, including our Affinity Personal Pension Scheme. Please contact our Financial Services Department for a full information pack. We also have a range of other facilities, which are proving very popular with therapists, ie Building and Contents cover and Income Protection.

Most of our business is dedicated to servicing the needs of Health Professionals and their organisations. If any of our other schemes or covers would be of interest to you, please do not hesitate to contact us. We thank you for supporting the scheme, and look forward to providing whatever service, advice or backup you may require in the year ahead.

If you have any further queries or need explanation of the terminology used, please do not hesitate to contact us or visit our website www.balens.co.uk.

Yours sincerely

**Joe Balen
for David Balen Cert PFS
BALENS**

"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

National Institute Of Medical Herbalists (NIMH)

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

SCHEDULE OF INSURANCE POLICY NUMBER ZUR/01/523/160-BDRRDMJ

1. **The Assured :** Miss Judyta Zyrek
2. **Postal Address:** 4 Linkfield Road , Isleworth, Middlesex TW7 6QH
3. **Limit of Indemnity:** £6,000,000 Any one claim per section of cover and unlimited number of claims during the period of insurance. Defence costs in addition.
4. **Policy Cover:** Claims made in relation to the Assured'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. Various other extensions to apply as per policy document.
5. **Excess:** NIL
6. **Retroactive Date:** Unlimited cover for previously insured work performed as per extension's endorsement 4 & 4a in policy wording.
7. **Period of Insurance:** Jan 1 2015 until Dec 31 2015 (both dates inclusive)
8. **Premium:** £45.05 inclusive of Insurance Premium Tax
9. **Jurisdiction:** United Kingdom.
10. **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.
11. **Notice of Claim to:** Balens Ltd, Bridge House, Portland Road, Malvern. Worcs. WR14 2TA
12. **Activities / Therapies covered:** Best System; Dance; Dispensing/Dispensers; Herbal Medicine; MSAS System
13. **Advice Line:** 01684 893006
14. **Conditions:**

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, 27 December 2014 by BALENS

Signed 



BALENS "BLOCK" SCHEME

INDIVIDUAL PERSONAL ACCIDENT POLICY

SCHEDULE



Master Policy Number: ABM070P24198-1

Scheme Ref: B1

1. INSURED "The Assured" as stated in the Master Certificate Policy Schedule and who has paid the appropriate premium
2. ADDRESS 4 Linkfield Road , Isleworth, Middlesex TW7 6QH
3. OCCUPATION As stated in the Master Certificate Policy Schedule
4. MAXIMUM BENEFIT £25,000
5. PERIOD OF INSURANCE (both dates inclusive) The "Period of Cover" as stated in the Master Certificate Policy Schedule
6. PREMIUM £10.38 Insurance Premium Tax: £0.62 Total £11.00

Age Limit *No cover shall apply under this policy if at the commencement date of the PERIOD OF INSURANCE the INSURED is 71 years of age or older.*

SCHEDULE OF BENEFITS

Important: See Policy Wording for Definitions, Conditions and Exclusions

SECTION A - PERSONAL ACCIDENT

<u>ITEM</u>	<u>DESCRIPTION</u>	<u>BENEFIT LIMIT</u>
A.1	Accidental Death	£25,000
A.2	Loss of Limbs	£25,000
A.3	Loss of Sight	£25,000
A.4	Loss of Hearing in both ears	£25,000
A.5	Loss of Hearing in one ear	£10,000
A.6	Permanent Total Disablement	£25,000
A.7	Continental Scale as specified in the Policy Wording, up to	£25,000

Signed on behalf of INSURERS:

Date: 27 December 2014



National Institute Of Medical Herbalists (NIMH)

DAS LEGAL AND TAXATION PACKAGE

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 TS5/3536365

1. The Assured: Miss Judyta Zyrek
2. Postal Address: 4 Linkfield Road , Isleworth, Middlesex TW7 6QH
3. Limit of liability: £100,000 For any one claim except aspect enquiries claims where the limit is £2,000
4. Policy Cover: Legal Defence (including Disciplinary Hearings Cover), Statutory License Protection, Tax protection and Advice and Assistance Helplines, consisting of: Euro Law Legal Advice, Business Assistance and Counselling. To contact DAS for the services (except Counselling), phone DAS on 0117 933 0613. To contact the Counselling helpline, phone DAS on 0844 893 9012.
5. Excess: £200 for Aspect Tax Enquiries (see full wording for details).
6. Period of Cover: Jan 1 2015 until Dec 31 2015 (both dates inclusive)
7. Premium: £8.68 inclusive of Insurance Premium Tax
8. 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. DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited.

Certificate issued in Malvern, 27 December 2014 by BALENS

Signed 