

Association of Reflexologists Public Liability and Malpractice Insurance Certificate

Insured Member:	Mrs S Ferreira-Zanetti	
Postal Address:	Little Hackland Farm Cullompton Devon EX15 1RD	
Membership Number:	25981	
Insurance Cover Type:	Basic Cover	
Therapies Covered:	As detailed on the following page where a relevant professional certificate can be produced.	
Commencement Date:	2nd October 2019	
Expiry Date:	1st October 2020	
Insurer:	RSA	
Policy Number:	RTT208136 /FESO02RX01	
Total Annual Cost:	£ 59.50	
Excess:	There is no excess under this policy for liability cover.	
Extensions:	Business Equipment cover	Included - £1,000 subject to £100 excess
	Personal Accident cover	Not covered
	Business Interruption cover	Not covered
	Employer's Liability cover	Not covered
	Refer to Policy Summary for full cover details	
Limit of Indemnity:	£6,000,000 (£5,000,000 in respect of Medical Malpractice) any one claim exclusive of costs.	
Financial Loss Retroactive Date	02/10/2018	
Temporary cover abroad:	Temporary cover abroad (normally defined as a maximum of 6 months) is provided by the policy subject to the business being fully operational and established only in the UK with a UK bank account and UK postcode. UK court jurisdiction and law will apply to any claim.	
Notice of Claim:	If a claim is made against you or you become aware of a circumstance which could give rise to a claim under any section of this insurance please contact the scheme administrator immediately.	

Scheme Administrator:
Alan Boswell Insurance Brokers Limited
High Street, Attleborough, Norfolk NR17 2EH
Tel 01953 455600 Fax 01953 456400
email: AoR@alanboswell.com
web: www.alanboswell.com

Therapies Covered

Aromatherapy (excluding use of excessive oil amounts and the ingestion of oils)

Massage - any type of physical massage (BioDynamic Massage not included) excluding teaching to gain a qualification

Ear Candling

Reflexology - all types excluding teaching to gain a qualification unless you have UK teaching cover

Lymphatic Therapies

Myofacial Release

Exclusion of Hazardous & Medical Treatments

The Company's liability does not apply to legal liability arising out of or in connection with any treatments that include

1. any surgical procedure other than in connection with Chiropody and Podiatry
2. any treatment which introduces a substance into or onto the body or head through breaking piercing or removal of the epidermis other than in connection with Chiropody and Podiatry
3. any use of lasers (other than class 1 lasers and the use of 3b lasers in relation to laser therapy) or intensive pulsed light
4. the administration, application or dispensing of any substance that is only available on prescription
5. the administration, application or supply of any non proprietary brands other than natural products including beeswax
6. the administration and application of any corrosive substance
7. piercing of the tongue or genitalia
8. tattooing or permanent or semi permanent make up exceeding a life expectancy time of three months
9. operation of sunbeds which emit UVC radiation
10. operation of sunbeds which emit more than 5% UVB radiation as a percentage of the total ultra violet radiation emitted by the sunbed

Hazardous Substances Exclusion

The Company's liability does not apply to legal liability arising out of or in connection with any substance introduced into or onto the body or head through breaking piercing or removal of the epidermis

Association of Reflexologists Liability Insurance



Statement of Fact

Issued: 25/09/2019

Insured Address

Mrs Sarah O Ferreira-Zanetti
Little Hackland Farm
Cullompton
Devon
EX15 1RD

This Statement of Fact forms part of your insurance contract with RSA and it is important you read and confirm the following statements. **By purchasing cover you are agreeing that these statements shall be the basis of the contract with Underwriters and be deemed part of the insurance coverage issued.** If you disagree with any of the following points you must contact us before proceeding any further.

These statements, and all information you or anyone on your behalf provided before we agreed to insure you, are incorporated into and form the basis of the policy.

You Confirm

- * You are a Full or Student member of the Association of Reflexologists practising in the UK.
- * You do not suffer from any disability, transmittable disease (e.g. Hepatitis, HIV Etc) or other impediment which may affect the performance of your professional duties or place patients at risk.
- * No Insurer has ever cancelled, declined, refused to renew or applied special terms to your professional liability insurance.
- * You have never been the subject of or convicted of any criminal offence (other than minor traffic offences), professional disciplinary proceedings or inquiries.
- * You have had no claims made against you, or circumstances/complaints which may give rise to a claim being made against in the last 5 years.
- * You keep your records for 7 years and take a full medical history before treatments commence.
- * You hold relevant qualifications for the therapies performed (a one day attendance certificate is not acceptable), or have 5 years practising experience. Alternatively, if you are already qualified in reflexology or qualified in another therapy which is eligible for this insurance, attendance at a one day course for new techniques or advanced instruction in that therapy is acceptable subject to approval of the qualified course tutor who has observed you correctly perform the new techniques.

Insurance is only valid if you are a fully paid up member of the AoR and hold a valid membership.

Please also consider whether there is any other material information known to you which could influence RSA's assessment of the risk. Failure to inform us of any inaccuracies in this document, or to disclose all material facts whether or not the subject of a specific question by us, may invalidate your contract of insurance or result in a claim being rejected.

If you become aware that the information contained in the Statement of Fact is incorrect, or incomplete you must notify us immediately.

We recommend you keep a copy of all the information supplied to us, including copies of letters and the Statement of Fact, for the purpose of entering into this contract of insurance.

Data Protection Notice

By accepting this insurance you consent to Alan Boswell Group using the information we may hold about you for the purpose of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary. This may mean we have to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.

Summary of Cover

(Please note that this is only a summary and does not contain the full terms and conditions of the insurance contract which can be found in the policy document)

The Insurer

The policy is underwritten by RSA, Fraser Court, 23 Museum Street, Ipswich, Suffolk, IP1 1HN.

Type of Insurance and Cover

Malpractice - any bodily injury, mental injury, illness, disease or death of any patient caused by a negligent act, error or omission committed by you in or about the conduct of your occupation or business.

Public Liability - any bodily injury, mental injury, illness, disease or death of or to any person, or loss of or damage to tangible property of any person in connection with your occupation or business, including the provision of food and drink.

In addition to the Limit of Indemnity, all Defence Costs incurred with the Underwriters consent, such consent not being unreasonably withheld, in connection with any claim which falls within the policy.

Standard Extensions and Conditions

- Losses Occurring Basis.
- Errors and Omissions - £1,000,000 any one claim and in the aggregate including costs.
- At all times you should maintain accurate descriptive records of all professional services and equipment used in procedures insofar as they pertain to any claim, and these should be retained for a period of at least 7 years from the date of treatment, and in the case of a minor injury, for a period of 7 years after that minor injury attains majority.
- The Policy provides cover for activities including Presentations, Exhibitions and Trade Fairs / Shows, Workshops and CPD events.
- Indemnity is provided for those therapists practising any therapy(ies) in addition to Reflexology approved by underwriters (see schedule attached).
- Teaching Extension available on request.

Significant and unusual exclusions or limitations

- Claims made prior to the inception of the policy if you on such date knew or could have reasonably foreseen that such Malpractice or Public Liability might be expected to be the basis of a claim.
- Any claim arising under contract which goes beyond the duty to use such skill and care as is usual in the exercise of your business.

- Any claim arising out of the manufacture of any product, or treating of any product sold, supplied or distributed by you, or the failure of any product to fulfil the purpose for which it was designed OTHER THAN sale, supply or prescription of any preparation in connection with the treatment of a client.
- Any claim for dishonesty, fraud or criminal act by you.
- Any claim caused whilst under the influence of intoxicants or narcotics.

Period of Insurance

The period of insurance is 12 months unless shown differently in the quotation.

How to Make a Claim

For help and assistance with all general claims queries or please report any event that may give rise to a claim to:

Mark Davenport on 01603 218036
or by e-mail at mdavenport@alanboswell.com

You must not settle, reject, negotiate or agree to pay any claim without insurers' written permission.

How to Make a Complaint

If you have a complaint please write in the first instance to the Managing Director at Alan Boswell Insurance Brokers Ltd:

Harbour House, 126 Thorpe Road, Norwich, NR1 1UL or
telephone 01603 218000; email
complaints@alanboswell.com

- We will acknowledge within five working days
- We will deal with your complaint as quickly as possible and aim to resolve it within twenty working days; if not we will write to you and explain why not and advise when you can expect a final response.

If you are not satisfied with the outcome and your complaint relates to the Underwriters you may then contact RSA on 0800 1076160, fax 01422 325146 or by e-mail at Halifax.customerrelationsoffice@ukroyalsun.com

If you remain dissatisfied you may then be able to refer your case to the Financial Ombudsman Service. This is a free and impartial service and contact details and procedures will be provided in writing at the time.

Alan Boswell Insurance Brokers Ltd is authorised and regulated by the Financial Conduct Authority