



Welcome to Balens

We specialise in the Health, Well-Being, Fitness and Beauty sectors, offering insurance solutions for Individuals, Organisations, Businesses and the Not-for-Profit Sectors.

What Cover does my Affinity Scheme Insurance Include?

1. Professional Liability Insurance Policy

Please refer to the Insurance Product Information Document that is attached separately for a summary of the key information relating to this policy.

If you want to see the full terms, conditions and exclusions of the cover please refer to the policy document, which can be viewed here: <https://www.balens.eu/ProfessionalLiabilityWording>

2. Commercial Legal Protection Insurance

Please refer to the Insurance Product Information Document attached separately.

If you want to see the full terms, conditions and exclusions of the cover please refer to the policy document, which can be viewed here: <https://www.balens.eu/ARAGPolicyWording>

Needs & Objectives

Your cover is made up of two policies, for each policy we select from only one insurer. For both policies Balens have designed a bespoke policy wording with the insurer and have a delegated binding agreement in place.

Our service is on a non-advised basis, we provide you with sufficient information to enable you to make an informed decision on the suitability of the product. The product is offered on the basis that your needs are aligned with the benefits offered under the policies detailed in this pack. We act as agent for the insurers involved when sourcing the policy and placing the insurance. In the event of a claim we act as your agent. Your insurance cover start and end date will be specified in your policy schedule. Your obligations to us and how to cancel your policy are detailed in our Terms of Business which are provided alongside this document.

Please read the sections below to ensure the cover you select is suitable for your requirements:

> **Professional Liability Insurance cover. The Insurer for this policy is Lloyd's Insurance Company S.A. (Lloyds Europe)**

The declaration form requires you to confirm that you are a Health, Fitness, Wellbeing and/or beauty Practitioner and/or a Business that provides advice, treatment, activities or therapies to members of the public. As such you can be held legally liable for loss or damage to other people's property, injury or harm or financial loss alleged to have been caused to your clients, patients or other parties and you therefore require an insurance policy that meets this requirement. This policy has been designed with the above in mind and to provide defence and payment for damages for the above, as well as covering many additional risks.

> **Commercial Legal Protection cover. The insurer for this policy is ARAG Legal Protection Limited**

As a Health and Wellbeing Practitioner and/or Business Balens have recognised a requirement for additional cover relating to potential legal defence costs that may occur through the course of running your business. The Legal Expenses policy provides defence against criminal allegations and provides access to a legal advice helpline.

> **Professional Liability Insurance Package - Personal Accident cover (OPTIONAL COVER). The insurer for this is Lloyd's Insurance Company S.A. (Lloyds Europe).**

You may chose to include cover for Personal Accident cover as part of your insurance package. If you select to include this policy, you confirm you require a protection policy that will provide a lump sum settlement to you, or your estate, in the event of a total or permanent disability or death caused by an accident. This cover will provide a short-term solution providing a maximum claims settlement of €30,000. If however, you are looking for a long term solution that provides protection against loss of income due to injury or illness or another type of protection policy, this section will not be suitable.

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