

Insurance & Financial Services for the International Federation of Reflexologists

Who are H & L Balen?

Established in 1950, H & L Balen have grown considerably since then due mainly to personal recommendation. We are registered under the Personal Investment Authority for Financial Services business. We are required to follow high standards of professional conduct and the legislation we are under requires stringent financial checks and controls on an annual basis. Our core values and purpose centre on client satisfaction and support. Our slogan “we care for the Carers” describes this intention, and is a good reflection of how we operate. Our niche position is that our main clientele and business revolves around Health Professionals including Auxiliary or Complementary Medical Practitioners and their Associations, having considerable experience and expertise in this field. We understand the needs of therapists, and have been looking after thousands of them for a considerable time now. Our Professional Wordings are the widest available.

What do we do?

- ❖ We offer a “**One –stop**” solution for your Insurance & Investment requirements
- ❖ Provide **pro-active incident management**. This means that the burden is lifted and shared immediately you report a possible claim. **Support and advise you in event of an incident** which could give rise to a claim. **Assist** you (in conjunction with the insurers) to **help defuse a potential claim**, and work towards avoiding a claim situation.
- ❖ **Give you advice during the year** in a friendly and efficient manner, and **respond to any changes in your practice**. **Help you understand how to protect your livelihoods and families** in event of an accident or illness, or early death.
- ❖ **Educate Therapists on the meanings of Insurance Terminology** and Jargon in a user – friendly way.
- ❖ We are **Market Leaders** in development and improvement of wordings for Health Professionals.
- ❖ We deliver **high quality, high volume** certificates for Professional Associations, with bespoke packages for their members.
- ❖ **Many reputable and well – known Associations recommend and use us** to support and protect their Graduates or Members.

What are the Main Features of the Scheme and other Services available?

- ◇ Sympathetic and expert help in event of an incident occurring from specialist intermediaries. Virtually all of our business is devoted to Complementary or Alternative Therapists and other Health Professionals. ***Our experience in helping lift the burden and giving skilled advice to avoid problems when we are advised of a possible claim circumstance is second to none, and we would place this feature above all others.*** We regularly get positive feedback from therapists who have had an incident occur. At the time when you need it most, and when you feel vulnerable, we are there to support you. Our approach is different in that we will help you deal with these initially without resort to solicitors, ***and our Insurers will not just pay a claim quickly to reduce their costs***, as can easily happen. ***Practitioners want their version of a case to be considered. Their reputation, and of course the reputation of the Therapy, could be affected as a result of claims paid for as a matter of expediency.*** Valid third party claims are of course dealt with quickly, but many in our experience are somewhat contentious.
- ◇ We are regularly commended by Individuals (and their Associations) for our work. Recent examples of unsolicited testimonials include comments such as ... “I want to thank you most warmly for your consistent and valued support...I was feeling really bad about the situation that happened.... “I thought insurance was about money, but now I realise it is about support” etc.
- ◇ We insure many practitioners and their schools and understand their needs.
- ◇ Our type of wording historically has been much more expensive than now. It is due to our bulk purchasing power that over the last year, we have been able to offer such ***a quality package at these very low rates.***
- ◇ ***Premiums start at £45.50 for Specially designed improved wording including superior Legal Expenses Package. £2,000,000 Indemnity (plus unlimited costs on top) per member each and in all during the year.***
- ◇ ***Eire is 50% more.***
- ◇ ***Students have the same cover at £2,000,000 indemnity including new Legal Expenses Package to include their case studies, transferable when they graduate at no extra premium***
- ◇ ***This policy has a common renewal date of the 16.3.03 Please see attached sheet for confirmation of short-period rates.***
- ◇ ***Unlimited Retroactive Cover for previous work performed*** – no charge if joining from other schemes.
- ◇ Wide definition of cover is clear and is ***not restricted to treatment only.***
- ◇ Covers ***full Professional Indemnity*** (financial loss cover, where no injury has occurred) and ***Public Liability.***

- ◇ **Free Unlimited run-off for members in event of Death, Permanent Disability or Permanent Retirement or Cessation provided that the scheme remains with Professional Risks Insurance Ltd.**
- ◇ **Covers Breach of Confidentiality & Libel/Slander, Voluntary Work & Good Samaritan Acts.**
- ◇ **Products Liability** (defective products innocently supplied to patients or non-patients up to an annual turnover of £5,000) **included at no additional cost.**
- ◇ **1 year free run – off for temporary cessation of work.**
- ◇ We believe **claims made wordings such as ours give longer-term protection to the therapist. You are covered for when an incident is discovered, not when it is alleged to have taken place.** With the passage of time, wordings improve and court awards and legal costs increase out of proportion to inflation. **With a claims occurrence wording, you are locked into whatever wording and cover applied at the time the incident was alleged to have taken place.** With our style of wording (which is the type Solicitors, Accountants, & many Health Professionals have) you get the **benefit of ongoing improvements to the wording and have the ability to increase cover year on year.** We recently heard of a claim arising where the incident was alleged to have happened many years ago, when the cover was £25,000, and this is the extent of the cover which will be available to that person now! Those of you who want to change to our latest type of wording will be covered for all types of incident that you may not have been covered for a number of years ago e.g., Breach of Confidentiality, Non-treatment related financial loss or negligence (Professional Indemnity) etc, as **we offer what is known as unlimited retroactive cover for past work performed.**
- ◇ Our Claims Made wording is unusually flexible, and providing you have not had any incidents arising which could give rise to a claim, **we can normally back-date cover, in the event of you being late to renew, or even forgetting to send back the renewal invitation in time! This ensures that there is no gap in cover.**
- ◇ **Multi-therapy cover** for most therapies as per Comprehensive list at no extra charge, others at additional premiums noted or referred.
- ◇ Animal therapy can be added at an additional 20% charge for animals valued up to £10,000 providing that this is referred to underwriters and their permission granted.
- ◇ **Many well-known & respected organisations use our services.** David Balen is an advisor to Professional Bodies on Insurance and Practice Management Issues, and lectures and writes articles for journals regularly.
- ◇ Temporary work abroad is covered at no additional charge, provided you live in the UK and underwriters approve (maximum of 30 days within each insurance year).
- ◇ **“One-Stop“ Insurance Advice centre for all therapists Insurance and Financial Services needs.** Confidential Independent Financial Advice for those members needing it basing our Remortgages, Pensions and Ethical Investment advice on Computer Research Software.
- ◇ **Affinity New Generation Personal Pension Plan through Friends Provident** which is offered to Members. *
- ◇ **Personal Accident (P.A.) cover £25,000 for a wide range of disablement conditions.** We extend the usual cover for loss of limbs, eyes and total disablement to include a **very detailed scale of benefits** including loss of use of joints, fingers, digits, senses, and faculties. for those who want it at **£9.45 per year.** U.K. Only.
- ◇ Special new **Income Protection scheme for Accident or Illness giving weekly benefits if you stop work. Premiums start at £36.90 for £100 per week plus £10,000 lump sum cover, extra weekly benefit** while you are in **hospital**, only a **7 day claims excess**, and **benefits** are paid **monthly** instead of the usual method whereby you get paid at the end of the claim, or at the discretion of the Insurance Company. N.B. Age restrictions may apply.
- ◇ Additional facilities for individuals needing to arrange **a more customised cover Low Cost Income Protection** for Accident and Illness cover, including Permanent Health Scheme to retirement age with extra value features such as: no waiting period for claims and money back investment fund.
- ◇ As the climate of litigation is deteriorating **claims incidents and allegations of sexual impropriety or assault** in our experience **are on the increase**, we have responded to this situation and completely revised our **legal expenses package. The cover is generous and the exclusions few.** There follows next some of the salient features of this....
 - Wide range of **free 24 hour Advicelines, including Legal Advice on any matter and UK Law Tax advice.**
 - **Counselling Helpline.**
 - **Jury or Witness Service Compensation** up to £100,000 per claim.
 - **Defence of your legal rights following Criminal Proceedings £100,000.** This will include legal costs to **defend any allegations of sexual impropriety / assault arising from your therapy practice immediately (not only after acquittal), as well as Data Protection and other legislation cover, wrongful arrest, actions against you for unlawful discrimination** etc. etc.
 - **Negotiation and representation (even including accountants fees) up to £25,000 in event of Inland Revenue partial or full enquiry. PAYE and Social Security Regulations Cover is also included.** (Insurers find that their average small claim for a tax investigation is £7,000). Business Assistance Helpline for emergencies involving your premises.
- ◇ **Therapy Room Covers starting at £33.00 per year** for a Basic Package with **£500 Contents**, various liabilities.
- ◇ **Optional Extra package** gives upwards of **£1,000 Contents**, Money, Employers Liability etc **from £46.00.**

- ◇ **Flexible Mortgage** which can also allow working from home at no loading on the interest rate **with interest calculated daily**. Overpayment and withdrawal facility makes financial planning much easier.
- ◇ **You can repay your mortgage much earlier and save many thousands of pounds with a relatively low additional monthly overpayment**. Other capped and discounted rates are also currently available.**



H & L BALEN & COMPANY



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“We care for the Carers”

Established 1950 – Over 50 years of Service, Support and Advice

www.balen.co.uk

Regulated by the Financial Services Authority

Regulated for investment business by the Financial Services Authority

****FSA do not regulate general insurance, legal advice, tax planning, mortgages, private medical insurance and some aspects of protection***

*****H&L Balen subscribe to the Mortgage Code Compliance Board.***

Your home is at risk if you do not keep up the repayments on a mortgagee

The International Federation of Reflexologists

REMITTANCE SLIP AND DECLARATION

Policy runs from 16.3.2003

NB If you are joining this scheme three months or more after the start date, please see the short period rate table attached.

TYPE OF COVER (Both Full & Student Members have the new Legal Package at no extra charge)	PREMIUM (add 50% for Eire) Other Countries, please refer- usually 100% load	P.A. <i>U.K. Only</i>	OPTIONAL PACKAGE (£500 Content plus Extra Liability cover) <i>UK only</i>	Or: OPTIONAL EXTRA PACKAGE (Full therapy room package with £1,000 Contents, Money etc.) <i>U.K. only</i>	TOTAL
£2,000,000 UK	£45.50	£9.45	Proposal form required £33.00	Proposal form required £46.00	
£2,000,000 All Students for Case Studies etc.	£45.50	£9.45	£33.00	£46.00	

Premiums do not include any invasive therapy work. Therapy List Form for completion attached.

APPLICATION AND NO CLAIMS DECLARATION

I confirm that I am aware of no claims, suits or any circumstances which could reasonably lead to a claim being made, or action initiated against me and I confirm that I have had no claims alleging negligence or error, nor any criminal convictions or disciplinary proceedings against me. I apply for cover and I enclose my cheque for the above amount. I do / do not require further information as described below. Please advise on separate sheet if necessary.

PLEASE USE BLOCK CAPITALS ONLY

Signed

Dated2003/04

Title Surname First Name

Address

Phone Number e mail

OFFICE USE ONLY

Date Received	Amount Received	Date Certificate Sent	Queries

Standard Therapies covered, strictly subject to suitable qualifications held:-

Acupressure		Magnet Therapy	Counselling
Alexander Teaching	Colour Therapy	Massage (Inc. Head & Sports)	Healing
	Herbal Medicine		Psychotherapy
Aromatherapy	Homeopathy		Psychology
Ayurveda		Nutrition Therapy	Reiki
Bach Remedies			Teaching
Bowen Technique	Kinesiology	Reflexology	Zero - Balancing
Craniosacral Therapy	Iridology	Shiatsu	Student Case work supervised
Crystal Therapy		Yoga Teaching / Therapy	(provided authorised by school)

Please mark below the proportions of your work, as this forms the basis of your cover –

THERAPY / ACTIVITY	%	THERAPY / ACTIVITY	%
Acupressure		TO BE REFERRED :	
Alexander Teaching			
Aromatherapy		Acupuncture – 50% load	
Ayurveda		Animal Therapy – 20% load	
Autogenics		Baby Massage – 25% load	
Bach Remedies		Chiropractic	
Bowen Technique			
Colour Therapy		Hopi Ear Candles – 25% load (Thermo-auricular therapy)	
Crystal Therapy		Hypnosis – 25% load	
Cranio-Sacral Therapy		Mc Timony Chiropractic	
Five Rhythms Work		Mc Timony Corley	
Herbal Medicine		Osteopathy	
Homeopathy		Thai Massage – 50% load	
Kinesiology			
Iridology			
Healing			
Light Touch Therapy			
Magnet Therapy			
Massage		Student Case Work under supervision	
Nutrition Therapy			
Reflexology			
Psychology		Any other therapies or work not Listed, please state here with Further information if necessary	
Counselling			
Reiki			
Psychotherapy			

Shiatsu			
Yoga Teaching / Therapy			
		TOTAL (100 %)	

NAME :-

PLEASE USE BLOCK CAPITALS

The International Federation of Reflexologists

SHORT PERIOD RATE TABLE

- Your Scheme has common renewal date for all Members of 16.3.2004
- **Please note that if you are renewing late, you will still have to pay the full annual premium. Short Period Rates do not apply to renewals, but are for the benefit of New Members to the Scheme.**
- In order to take your cover round to this date, the **premiums reduce according to when you join** as per the table below.
- Please select your correct premium, fill in the Remittance Slip Declaration Form and Therapies List Page.
- Cover will start as soon as we receive these together with your remittance.
- Please remember that certain loadings will apply to the premiums in these tables, for example extra for Eire, certain Invasive or Higher Risk Therapies to be referred, and of course separate rates for those of you living abroad.

MALPRACTICE, LIABILITY, AND LEGAL PACKAGE SECTION

DATE:	March-May	June-Aug	Sept-Nov	Dec-Feb
STUDENTS- £2m	£45.50	£36.19	£23.88	£14.57
PRACTITIONERS - £2m	£45.50	£36.19	£23.88	£14.57

OPTIONAL PACKAGE (THERAPY ROOM CONTENTS ETC)

- Although cover can be granted, this is strictly subject to proposal form completed before your documents can be issued.
- These rates are not available in Eire or other Countries- we have connections with Intermediaries in Eire who will be able to help you with these enquiries upon request

DATE: 12 MONTHS FROM JOINING	
BASIC PACKAGE Contents £500 plus Public Liability	£33.00
OR:	
EXTRA PACKAGE Higher Contents, Money Liabilities etc- PREMIUMS START FROM:	£46.00

PERSONAL ACCIDENT COVER PREMIUMS REMAIN THE SAME THROUGHOUT THE YEAR

AN EXPLANATION OF SOME OF THE TERMS USED IN INSURANCE IS OFFERED OVERLEAF FOR YOUR CONVENIENCE

GLOSSARY

MEDICAL MALPRACTICE : This is where a practitioner has not performed with a reasonable degree of skill and care, resulting in possible injury or loss to the patient.

PROFESSIONAL INDEMNITY: This is a commonly misunderstood term, and refers to a cover which indemnifies (i.e. protects) the practitioner against any allegations of loss arising from the conduct of his/her occupation, whether treating or not. This can cover financial loss due to inadequate or incorrect advice, consultancy work etc., and applies where injury has not been caused. Breaches of Duty of Care come under the Law of Negligence or “Tort”.

PUBLIC LIABILITY: This covers liability at law for causing injury to other people (not necessarily clients/patients) for damage to their property, provided that no treatment or advice was the reason for the incident.

PRODUCTS LIABILITY: This covers you for any defect in goods (e.g. Medicines, supplements or health aids) sold, supplied or demonstrated to your patients/clients which may cause injury or damage . Even if you did not manufacture the item concerned and innocently passed it on, under EEC directive, the Consumer Protections Act etc., you will still be initially held liable.

EMPLOYERS LIABILITY: This covers you for injuries sustained by any employees or work experience assistants, and is legally required. The certificate needs to be displayed .

INDEMNITY LIMIT: The amount for any damages awarded against you in Court, or as an out of court settlement figure.

LEGAL & DEFENCE COSTS: the amount to pay for the legal advice and support throughout the process. This can be a large amount and some policies include this within the Indemnity Limit, thus reducing the amount of total cover. We give unlimited cover.

EXCESS: the amount you are liable for in the event of a claim. . There is a nil excess on Malpractice cover, but £50/£100 excess on Contents cover.

CLAIMS OCCURRING: a type of policy (usually Public or Civil Liability wording) where a claim is agreed to be triggered by the date the incident was alleged to have taken place. There is no need to keep a policy going after retirement or when changing to another policy. You are locked into that type of wording, and any claim will be based on the cover and amount which was in force at the time of the incident which is alleged to have occurred, however long ago that may be . These wordings have certain drawbacks particularly in current times.

CLAIMS MADE: Most professionals have this type of policy. It covers you when a claim is made known to you, not when it is said to have occurred. When retiring or ceasing the policy, you need to ensure that any new carrier will pick up the previous period insured, or that you purchase at a reduced premium some “ Run Off “ cover. Cover can be backdated, if for example you accidentally missed your renewal date, and cover can be updated and improved each renewal. Any claim made after the update will be dealt with under the wider cover, even though it may have taken place in a previous year. The statute of limitation (normally 3-6 years) means that you do not need run – off cover indefinitely! Your scheme includes this.

BREACH OF CONFIDENTIALITY: Where someone (not necessarily a patient) alleges you have divulged information detrimental in some way or which could cause loss to them.

LIBEL & SLANDER: allegations that you have maligned someone verbally or in writing

CRIMINAL PROSECUTION: Alleged Breaches of Criminal Legislation, which may be taken to Court. Defence is provided but not cover for fines.

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REQUEST FOR FURTHER INFORMATION

Please use Block Capitals – Thank You!

Name Phone Number

Email

Address

<input type="checkbox"/> Therapy Room Covers starting at £33.00 per year: Basic package with £500 contents, various liabilities	<input type="checkbox"/> Optional Extra Therapy Room Package starting at £46.00 gives upwards of £1,000 contents; money, liabilities etc
<input type="checkbox"/> Household Insurance at very competitive rates for those of you working from home Renewal Date ----- Sums Insured Buildings £ Number of Bedrooms ----- Contents £ Age ----- All Risks £ Any Claims? YES / NO Other £	<input type="checkbox"/> Affinity Stakeholder Personal Pension * With low charges of 1% p.a. – premiums from £20.00 per month. No penalty for stop/start/transfer. Ultimately flexible! Your Date of Birth ----- Monthly amount £20/£50/£75/£100 Other ----- Retirement Age 55 / 60 / 65 / 70
<input type="checkbox"/> Personal Accident (PA) cover £25,000 £9.45 per year Covers a wide range of disablement conditions. We extend the usual cover for loss of limbs, eyes and total disablement to include a very detailed scale of benefits including loss of use of joints, fingers, digits, senses and faculties. U.K. Only	<input type="checkbox"/> Income Protection Scheme for accident or illness giving weekly benefits if you stop work Premiums start at £36.90 for £100 per week plus £10,000 lump sum cover. Extra weekly benefit while you are in hospital. Only a 7 day claims excess. Benefits are paid monthly (instead of waiting until the claim is settled or at the discretion of the Insurance Company).
<input type="checkbox"/> Flexible Mortgage Can allow for working from home - No loading on the interest rate. Interest calculated daily or monthly. Overpayment and withdrawal facility for easier financial planning. You can repay your mortgage much earlier and save many thousands of pounds with a relatively low additional monthly overpayment.	
<input type="checkbox"/> Independent Financial Advice with Integrity Revisions and Reports are undertaken without obligation. Confidential Independent financial advice for those Members needing it basing our remortgages, pensions and ethical investment advice on research software. Medical Insurance with Complementary Therapy Cover. Life or Serious Illness Protection Schemes.	
<input type="checkbox"/> Our new Interactive Website will allow you to transact business with us and will offer a wider variety of services and Membership Benefits, some of which should save you money! This is currently under development – watch this space! www.balen.co.uk	

****Regulated by the Financial Services Authority***

*The Financial Services Authority does not regulate Mortgages, General insurance, and some types of Income Protection cover
Your home is at risk if you do not keep up the repayments on a mortgage.*