



## The Alliance of Private Sector Practitioners

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

### SCHEDULE OF INSURANCE POLICY NUMBER ZU/01/989-TMXLME

1. **The Assured :** Mrs Chanakan Cunningham
2. **Postal Address:** 26 Balmoral Close, Ipswich, Suffolk, IP2 9EJ
3. **Limit of Indemnity:** £5,000,000 Any one claim per section of cover and unlimited number of claims during the period of insurance. Defence costs in addition.  
£50,000 Loss of documents reinstatement costs
4. **Policy Cover:** Claims made during the period of insurance in relation to the Assured's Health Professional Business as per proposal or declaration submitted, or as otherwise advised. Activities and persons covered are defined in Section "A" of the policy document. The business and activities are to be carried out within the territorial limits as defined in Policy Section "A" Great Britain, Northern Ireland, Isle of Man and Channel Islands.  
(a) Malpractice, Good Samaritan Acts and First Aid (b) Breach of Professional Duty (c) Professional Indemnity (d) Public Liability (e) Products Liability (f) Nuisance, trespass, obstruction, loss of amenities (g) Wrongful arrest, Detention, malicious prosecution arising out of improper conduct by clients at the premises (h) Libel or Slander (i) Breach of confidentiality. Additional clauses are also included as per Section "D" of the policy
5. **Excess:** NIL
6. **Retroactive Date:** Unlimited cover for previously insured work performed
7. **Period of Insurance:** Jan 1 2012 until Dec 31 2012 (both dates inclusive)
8. **Premium:** £84.80 inclusive of Insurance Premium Tax
9. **Run-Off:** Included upon termination of this policy
10. **Jurisdiction:** United Kingdom. Cover is extended worldwide for temporary trips abroad excluding USA and Canada
11. **Notice of Claim to:** Balens Ltd., 2 Nimrod House, Sandy's Road, Malvern. Wores. WR14 1JJ
12. **Activities / Therapies covered:** Foot Health Practice
13. **Help 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, 13 December 2011 by BALENS

Signed .....  .....



# The Alliance of Private Sector Practitioners



## COMMERCIAL LEGAL PROTECTION FOR MEMBERS

Devised & arranged by BALENS and underwritten by DAS Legal Expense Insurance Company Limited

### SCHEDULE OF INSURANCE POLICY NUMBER TS5/3536365

- 1. The Assured:** Mrs Chanakan Cunningham
- 2. Postal Address:** 26 Balmoral Close, Ipswich, Suffolk, IP2 9EJ
- 3. Limit of liability:** £100,000 For any one claim
- 4. Policy Cover:** Legal Defence (including Disciplinary Hearings Cover), Statutory License Protection, Tax protection and Advice and Assistance Helplines, consisting of: EuroLaw 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 0117 934 2121.
- 5. Excess:** £200 for Aspect Tax Enquiries (see full wording for details).
- 6. Period of Cover:** Jan 1 2012 until Dec 31 2012 (both dates inclusive)
- 7. Premium:** £8.48 inclusive of Insurance Premium Tax
- 8. Notice of Claim to:** Balens Limited, 2 Nimrod House, Sandy's Road, Malvern, Worcester WR14 1JJ

DAS is authorised and regulated by the Financial Services Regulatory Authority

Certificate issued in Malvern, 13 December 2011 by BALENS

Signed .....  .....