

Date received	Amount received	Name

DECLARATION FORM

- I have never been convicted of, or charged (but not yet tried) with any criminal offence, other than motoring offences, or offences that are spent under the Rehabilitation of Offenders Act 1974.
- I have never had a proposal or renewal for insurance declined or cancelled; a policy voided, withdrawn or suspended, or special terms imposed by an insurer.
- I have had no claims, nor am I aware of any circumstances which could give rise to a claim, under the policy involving negligence, error or omission.
- I have never had any disciplinary hearings made against me, nor am I aware of any circumstances which may result in a claim or suit being made against me.
- I have never been the subject of a winding-up order or company/individual voluntary arrangement with creditors; or been placed into administration, administration receivership or liquidation.

If the answer is Yes to any of the above questions, please ensure full details have been disclosed to us in a clear and accessible manner and have not been misrepresented to us.

By signing the form below I declare that the statements and particulars in this proposal are true and complete. I have made a fair presentation of the risk and have not misrepresented or suppressed any material facts. I agree to the contract of insurance being prepared using the information I have supplied in this form along with any associated information I have supplied. I shall inform you of any material alteration to those facts and/or the information supplied before completion of the contract of Insurance. I can also confirm I have read, understood and agree to accept the Balens Terms of Business letter attached. A copy of the policy wording is attached for your attention.

Important Note: This policy is for individuals only (including proprietor only limited companies). If you employ or use other Health and Wellbeing Professionals or if you take payments, bookings or advertise for other Health and Wellbeing Professionals, this policy may not be suitable – please contact Balens for guidance.

You must be a current member with ARH at all times in order to take out this policy, if you are not or you do not renew your membership with them, the insurance could be declared void.

Signed:..... **Dated:**.....

Title:.....

Surname:..... **First name:**.....

Trade name:.....

Address:.....

Postcode:..... **Email:**.....

Phone Number:..... **Date of Birth:**.....

What date do you require your new policy to start from?.....

Please state in the boxes below the activities you require insurance cover for. Please provide us with copies of your qualifications for the activities. Cover will be provided subject to suitable qualifications held.

Activities List

Standard Activities covered, strictly subject to suitable qualifications held. If you are adding any new activities, please also enclose copies of your qualifications.

Therapy/Activity	Therapy/Activity
Acupressure	PREMIUM LOADINGS:
Alexander Teaching	
Animal Therapy	Acupuncture – 50% Load
Aromatherapy	Thai Massage – 50% Load
Ayurveda	Venepuncture – 50% Load
Autogenics	
Baby Massage	
Bach Remedies	
Bowen Technique	Anthroposophical Medicine (must be medically trained) – £150.00
Colour Therapy	
Crystal Therapy	
Cranio-Sacral Therapy	Student Case Work - under supervision
Five Rhythms Work	
Herbal Medicine	
Homeopathy	
Hopi Ear Candles	
Hypnosis	
Kinesiology	
Iridology	
Healing	
Light Touch Therapy	
Magnet Therapy	Any other therapies or work not
Massage	Listed, please state here with
Nutrition Therapy	Further information if necessary
Reflexology	An additional premium may be
Psychology	Required.
Counselling	
Reiki	
Psychotherapy	
Shiatsu	
Yoga Teaching / Therapy	

NAME :-

(PLEASE USE BLOCK CAPITALS)

ARH Affinity Insurance Scheme Payment Details

Please note that if you are paying for your insurance with a credit/debit card, this payment sheet will be disposed of securely after Balens has taken payment for your insurance.
We do not keep our clients' card details

CREDIT/DEBIT CARD PAYMENT DETAILS (Please print clearly)

Credit/Debit card
no:

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Amount: £

Start date: Expiry date: Security number:

(last three numbers on reverse of card)

Issue number (Switch only):

Type of card (Visa/Mastercard/Switch etc):

Name of cardholder:

Signature:

Date:

CHEQUE PAYMENT DETAILS

Name:

Amount:

Cheque number: Sort code:

Date:



Alliance of Registered Homeopaths Affinity Scheme – UK

What do I need to do?

- 1) Check the activity sheets for the activity that you practice. You can add as many activities to the policy as you like, providing you hold a suitable qualification. If an activity is not listed, please add it to the list on the form and we will inform you if we require an additional premium or more information. If you wish to add any new activities to your policy, please forward a copy of your qualification. If you are a student in any activity and require cover for your case studies, please write student next to the activity.
- 2) Check the premium that you need to pay for the activity that you practice and then tick the appropriate box.
- 3) Answer the questions on the Proposal form and read the declaration, then please make sure that you fill your details in clearly and hand sign and date the declaration form.
- 4) Please complete your membership and insurance application directly to the ARH. Please enclose two cheques: One for insurance made payable to Balens Ltd and one for membership made payable to the ARH. Once your insurance form is returned to the ARH, they will forward this along with your cheque to Balens. If you would like to pay by card, please write the details on the payment form provided with your insurance information or request on the form that Balens calls you directly for your card details.
- 5) On receipt of the above, we will start your policy from the day that we receive your form, providing everything has been completed correctly. If you are practising an activity that is not on the list, we may need further information before cover can be granted. If you have foreign qualifications, we will need you to complete an additional form. Please note that we must receive your renewal documentation before the expiry date of your current policy to ensure continuous cover.
- 6) Please note the completion and submission of this form does not bind you or us to enter a contract of insurance. In order to minimise the need for further clarification please answer all questions fully. You understand that you must make a fair presentation of the risk to us when completing this form and at inception, renewal and whenever you request changes to your policy. This means you must tell us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and must not misrepresent any material facts. A material fact is one which would influence our acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interest to disclose them. If you do not make a fair presentation of the risk the policy may be avoided, written on different terms or a higher premium may be charged, depending on the circumstances of the failure to present the risk fairly.

Balens Limited

Specialist Insurance Brokers to Health & Wellbeing Practitioners & Organisations
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“We care for the Carers”

Established 1950 – Over 60 years of Service & Personal Support

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Balens Limited has passporting rights enabling us to carry out insurance transactions within EEA states. This business may not be regulated by the Financial Conduct Authority, however, we apply the same compliance protocol across all of our business.



ZURICH[®]

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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Alliance of Registered Homeopaths Affinity Scheme – UK

Policy runs from 01st October 2018 – 30th September 2019

Premium Information

As an ethical, regulated business we wish to be clear and transparent about the breakdown of the cost of your insurance policy arranged through us. The tables below aim to achieve this. As an example, the cost of your insurance premium if you are a Full Practitioner would be £44.00. If you are joining the scheme after the first quarter the rates will reduce as per the table below. If you wish to add the additional Personal Accident policy the premium payable would be £44.00 + £11.20 = £55.20

Limit of Liability £6,000,000 Full Practitioner	Malpractice Premium	DAS	Net Insurance Cost	Insurance Premium Tax (IPT) @ 12%	Balens Admin Fee	Affinity Fee	Total Premium Payable
Oct – Dec	£14.00	£5.65	£19.65	£2.36	£8.99	£13.00	£44.00
Jan – Mar	£10.50	£5.65	£16.15	£1.94	£5.84	£13.00	£36.93
Apr – Jun	£7.00	£2.83	£9.83	£1.18	£1.99	£13.00	£26.00
Jul – Sep	£3.50	£2.83	£6.33	£0.76	-£7.16	£13.00	£12.93

Limit of Liability £6,000,000 Student	Malpractice Premium	DAS	Net Insurance Cost	Insurance Premium Tax (IPT) @ 12%	Balens Admin Fee	Affinity fee	Total Premium Payable
Oct – Dec	£5.00	£3.10	£8.10	£0.97	£0.09	£10.00	£19.16
Jan – Mar	£3.75	£3.10	£6.85	£0.82	£1.71	£6.75	£16.13
Apr – Jun	£2.50	£1.55	£4.05	£0.49	£1.54	£5.00	£11.08
Jul – Sep	£1.25	£1.55	£2.80	£0.34	£1.36	£2.50	£7.00

Optional Personal Accident Cover - Please see Key Facts sheet (enclosed)

Personal Accident Premium	Insurance Premium Tax (IPT) @ 12%	Total premium payable
£10.00	£1.20	£11.20

Important Notes (Please see policy wording for full terms and conditions)

- The policy requires you to keep patient records for at least seven years. We recommend that you keep your records indefinitely.
- If you become aware of a potential claim or an incident that could give rise to a claim, you are required to contact Balens immediately for advice.
- We will require copies of qualifications for all therapies practiced, unless the ARH or Balens have already received copies of them.
- We cannot offer cover if you gained a qualification from a correspondence course unless it contained practical elements and has been agreed by Balens.
- We can cover teaching, but we will not cover you if you are giving out a qualification or running a training establishment. Please contact us for a separate policy.

For the purpose of insurance only, The Alliance of Registered Homeopaths is an Introducer Appointed Representative of Balens Limited, Bridge House, Portland Road, Malvern, WR14 2TA, who are authorised and regulated by the Financial Conduct Authority