

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

SCHEDULE OF INSURANCE POLICY NUMBER ZUR/09/223/52888

1. **The Insured:** Mrs Ivanka Cross trading as Touched By Beauty
2. **Postal Address:** 82 Pascal Close, Corby, NN17 4AG
3. **Limit of Indemnity:** £6,000,000 In any one claim per section of cover and unlimited number of claims during the period of insurance. Defence costs in addition.
4. **Policy Cover:** Claims made in relation to the Assured's Practice or Business as per proposal or declaration submitted, or as otherwise advised in respect of work performed prior to the expiry date of the policy and subject to policy terms and conditions. (I). Malpractice, Good Samaritan Acts and First Aid (I) Breach of Professional Duty (I) Professional Indemnity (II) Public Liability (III) Products Liability. Various other extensions to apply as per policy document.
5. **Excess:** £Nil - With exception of third party property damage where excess of £200 applies.
6. **Retroactive Cover:** Unlimited cover for previous insured work performed - as per Policy Limitations.
7. **Period of Insurance:** 13/10/2017 to 12/10/2018 (both dates inclusive).
8. **Premium:** £11.63 + £1.40 (IPT) = £13.03
9. **Jurisdiction:** United Kingdom
10. **Territorial Limits:** Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. Cover is extended worldwide for temporary trips abroad excluding USA and Canada unless otherwise agreed.
11. **Notice of Claim to:** Balens Limited. Bridge House. Portland Road. Malvern. WR14 2TA
12. **Activities / Therapies Covered:** As listed in the Statement of Qualifications document and subject to sight of approved qualifications in the event of a claim.
13. **Help Line:** 01684 893006
14. **Conditions:** See Policy Wording for details of exclusions, limitations and benefits.
15. **Endorsements:** See reverse of this schedule for policy endorsements (if applicable).

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. 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 UK by Associated Beauty Therapists Ltd

Signed:



Date: 13/10/2017

ABT Director - Dave Horton

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

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093

Policy Endorsements.