



BALENS



Specialist Insurance Brokers

Bridge House, Portland Road, Malvern, Worcs. WR14 2TA

Tel: 01684 893006 Fax: 01684 891361

Web: www.balens.co.uk Email: info@balens.co.uk

First Aid Events
8 Medway Close
Wilmslow
SK9 3UH

30 May 2016
Ref: LL530789/27

Dear Mr Lockerbie

***RE: BLOCK SCHEME FOR
FIRST AID AND TRAINER INSURANCE***

Thank you very much for your payment of £160.00. The Insurance premium is made up of: Malpractice Premium - £125.93 inclusive of Insurance Premium Tax, DAS Legal Expenses Package - £6.78 inclusive of Insurance Premium Tax, Affinity Fee - £26.35, Balen Admin/Documentation Charges - £0.94

We enclose your Schedule of insurance for you to read and keep in a safe place. Your policy is on a claims occurring basis, which means that if you stop the policy, it will always be in place if a claim was made down the line for work done within the policy period and this is for an unlimited period of time. If discontinuing, kindly let us know the reason so we can mark your records accordingly. We would also like to draw your attention to the new policy wording which has had some changes and improvements made to it. Please contact us direct if anything changes in the future, or if you have any queries regarding the policy.

Please remember in the event of a possible claim always to contact us first, and not to admit liability or mention that you are insured to a possible claimant, this enables underwriters to protect your interests.

May we draw your attention to the range of services we offer, including our Affinity Personal Pension Scheme. Please contact our Financial Services Department for a full information pack. We also have a range of other facilities, which are proving very popular with therapists, ie Building and Contents cover and Income Protection.

Most of our business is dedicated to servicing the needs of Health Professionals and their organisations. If any of our other schemes or covers would be of interest to you, please do not hesitate to contact us. We thank you for supporting the scheme, and look forward to providing whatever service, advice or backup you may require in the year ahead.

If you have any further queries or need explanation of the terminology used, please do not hesitate to contact us or visit our website www.balens.co.uk.

Yours sincerely

Joe Balen
for David Balen Cert PFS
BALENS

"We care for the carers"

Established 1950, Authorised and Regulated by the Financial Conduct Authority.

Member of the Institute of Insurance Brokers.

Balens Ltd trading as Balens, registered in England & Wales No. 4931050

First Aid and Trainer Insurance

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

CERTIFICATE OF INSURANCE POLICY NUMBER LL530789/27-BJYLKJT

- 1. The Insured :** First Aid Events
- 2. Postal Address:** 8 Medway Close, Wilmslow, SK9 3UH
- 3. Limit of Indemnity:** £4,000,000 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 Insured'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
- 6. Retroactive Date:** Unlimited cover for previously insured work performed as per extension's endorsement 4 & 4a in policy wording.
- 7. Period of Insurance:** Jun 1 2016 until May 31 2017 (both dates inclusive)
- 8. Premium:** £125.93 inclusive of Insurance Premium Tax
- 9. Jurisdiction:** United Kingdom.
- 10. Territorial Limits:** Great Britain, Northern Ireland, Isle of Man and Channel Islands. Cover is extended worldwide for temporary trips abroad excluding USA and Canada unless otherwise agreed.
- 11. Notice of Claim to:** Balens Ltd, Bridge House, Portland Road, Malvern. Worcs. WR14 2TA
- 12. Activities / Therapies covered:** Small business-Trainer for up to six staff in any instant
- 13. Advice Line:** 01684 893006
- 14. Conditions:** See First Aid Coverage Guide enclosed

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, 30 May 2016 by BALENS

Signed 

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 extend 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.

**THESE ENDORSEMENTS ATTACH TO AND FORM PART OF
POLICY NUMBER LL530789/27-BJYLKJT**

The Insured: First Aid Events

Period of Insurance: Jun 1 2016 until May 31 2017 (both dates inclusive)

Trainer-First Aid Scheme Endorsement

Training Excludes Physical Intervention, confined space and live fire.

First Aid Training Endorsement Endorsement

Condition/Endorsement Number 15

This policy is here by extended to include the activities of a training school, business or organization involved in delivering courses, CPD, certificates of competence and accreditations as agreed and approved by Balens Ltd. All teachers and or trainers must be suitably qualified in the activity or therapy being taught or as otherwise agreed by Balens. Cover will also extend to include student activities, case studies, mentoring, demonstration of techniques, and/or supervision of the students for which the school, business or organization may be held corporately liable. Claims for which a student may become personally liable are not covered by this extension.

Subject to all other terms or conditions of the policy.

Balens can cover training in the below activities subject to suitable qualifications/experience. If you are teaching something that is not on this list please contact Balens.

Active Leisure, Learning and Well-being Operational Services, Activity First Aid, Administration of medical gases in emergency care, Anaphylaxis Awareness and Management, Aspects of Preparing to Start a Business, Assessing Business Compliance, Assessing Competence in the Work Environment, Assessing Vocational Achievement, Assessing Vocationally Related Achievement, Assessment and examination of adult patients for emergency care assistants, Assist the clinician in the management of injuries, Assist the clinician in the management of medical conditions, Assist the clinician in the management of trauma, Assist the clinician with cannulation, infusion and advanced airway management, Awareness of Dementia, Basic airway management in emergency care, Basic life support and external defibrillation, Beverage Service, Business and Administration, Business Improvement Techniques, Cardiopulmonary Resuscitation and Automated External Defibrillation, Cardiopulmonary Resuscitation and Automated External Defibrillation Skills, Cash and Valuables in Transit, Causes and Spread of Infection, CCTV Operations (Public Space Surveillance), Certificate for Children and Young People's Workforce, Children and Young People's Workforce, Cleaning and Support Services Skills, Cleaning Principles, Cleaning, Decontamination and Waste Management, Clinical Healthcare Support, Close Protection, Conflict Management, Conflict Resolution and Personal Safety, Contact Centre Operations, Contribute to promoting nutrition and hydration in early years and childcare settings, Control of Substances Hazardous to Health, COSHH Risk Assessment, Customer Service, Deliverers of Physical Intervention Training in the Private Security Industry, Delivery of Conflict Management Training, Dementia Care, Diabetes Awareness and Management, Diploma for The Children and Young People's Workforce, Domestic Energy Assessment, Domestic Food Hygiene, Domestic Green Deal Advice, Door Supervision, Drive emergency ambulance vehicles, Education and Training, Emergency Care Assistance, Emergency First Aid at Work, Emergency First Aid in the Workplace, Emergency Paediatric First Aid, Employability Skills, Employee Rights and Responsibilities, Employee Rights and Responsibilities in the Logistics Industry, Employment and Personal Learning Skills in Health, Employment Awareness in Active Leisure and Learning, Employment Responsibilities and Rights in Health, Social Care or Children and Young People's Settings, Epilepsy Awareness, Equality and Diversity, External Quality Assurance of Assessment Processes and Practice, Fire Risk Assessment, Fire Safety, Fire Safety Awareness, Fire Safety Principles, First Aid at Work, First Aid Essentials, First Aid for Child-minders and Home Child Carers, Food and Beverage Service, Food Production and Cooking, Food Safety for Manufacturing, Food Safety for Retail, Food Safety in Catering, Food Safety Management for Manufacturing, Food Safety Supervision for Manufacturing, Food Safety Supervision for Retail, Food Service, HACCP for Food Manufacturing, HACCP Management for Food Manufacturing, Health and Safety in the Workplace, Health and Social Care (Adults) for England, Hospitality and Catering Principles (Beverage Service), Hospitality and Catering Principles (Food and Beverage Service), Hospitality and Catering Principles (Food Production and Cooking), Hospitality and Catering Principles (Food Service), Hospitality and Catering Principles (Hospitality Services), Hospitality and Catering Principles (Housekeeping), Hospitality Services, Hospitality Supervision and Leadership, Hospitality Supervision and Leadership Principles, Housekeeping, Internal Quality Assurance of Assessment Processes and Practice, Introduction to the use of listening and questioning skills to help develop a mentoring relationship, Knowledge for a Professional Bus or Coach Driver, Knowledge of Custodial Care, Land-Based Forklift Truck Operations (Counterbalance Type), Land-Based Forklift Truck Operations (Reach Truck, Side Loader and Order Picker Types), Leadership for Health and Social Care and Children and Young People's Services (England), Leading the External Quality Assurance of Assessment Processes and Practice, Leading the Internal Quality Assurance of Assessment Processes and Practice, Legionella Control for Responsible Persons, Locksmithing, Mail Services, Management, Management of Illness and Injury in Activities, Managing Food

Safety in Catering, Managing paediatric illness and injury, Managing paediatric illness, injuries and emergencies, Manual Handling Risk Assessment, Maritime Studies STCW Safety, Marketing Medication Awareness, Mentoring in Alternative Education, Mentoring Young Learners, Moving People Safely, Paediatric Emergency First Aid, Paediatric First Aid, Passenger Carrying Vehicle (Bus and Coach), Performing Manufacturing Operations, Personal Development for Employability, Personal Licence Holders, Pool Lifeguarding, Practical Land-based Skills, Prepare, drive and manoeuvre ambulance vehicles, Preparing to Teach in the Lifelong Learning Sector, Preparing to Work in Adult Social Care, Principles of Business and Administration, Principles of Legionella Control for Responsible Persons, Principles of Management, Principles of Marketing, Principles of Providing Security Services, Principles of Sales, Principles of supporting individuals with a learning disability regarding sexuality and sexual health, Principles Trade Business Services, Professional Investigators, Promote access to healthcare for individuals with learning disabilities, Providing Security Services, Recognition and Management of Illness and Injury in the Workplace, Retail Knowledge, Retail Skills, Retail Skills (Management), Retail Skills (Sales Professional), Retail Skills (Visual Merchandising), Risk Assessment, Risk Assessment – Principles and Practice, Safe Moving and Handling, Safeguarding and Protecting Children and Young People, Sales, Security Guarding, Spectator Safety, Stroke Awareness, Substance Misuse, Substance Misuse Awareness, Supervising Food Safety in Catering, Support individuals to manage continence, Support positive risk taking for individuals, Support the emergency care of wounds, bleeding and burns, Swimming Pool Water Testing, Teaching in the Lifelong Learning Sector, Team Leading, Team Leading Principles, the External Quality Assurance of Assessment Processes and Practice, the Internal Quality Assurance of Assessment Processes and Practice, the Prevention and Control of Infection, The principles of Infection Prevention and Control, Trade Business Services, Underage Sales Prevention, Understand Stroke Care Management, Understanding Stewarding at Spectator Events, Understanding the External Quality Assurance of Assessment Processes and Practice, Understanding the Internal Quality Assurance of Assessment Processes and Practice, Understanding the Principles and Practices of Assessment, Understanding the risks associated with legionella in cooling towers and evaporative condensers, Understanding the risks associated with legionella in hot and cold water systems, Upskilling Door Supervisors, Warehousing and Storage, Warehousing and Storage Principles, Work-based Horticulture



www.FirstAidInsurance.co.uk

First Aid and Trainer Insurance

DAS LEGAL AND TAXATION PACKAGE

Devised & arranged by BALENS and underwritten by DAS Legal Expense Insurance Company Limited who provides the legal protection insurance under your policy.

The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

SCHEDULE OF INSURANCE POLICY NUMBER TS5/3536365

1. The Insured: First Aid Events
2. Postal Address: 8 Medway Close, Wilmslow, SK9 3UH
3. Limit of liability: £100,000 For any one claim except aspect enquiries claims where the limit is £2,000
4. Policy Cover: Legal Defence (including Disciplinary Hearings Cover), Statutory License Protection, Tax protection and Advice and Assistance Helplines, consisting of: Euro Law 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 0344 893 9012.
5. Excess: £200 for Aspect Tax Enquiries (see full wording for details).
6. Period of Cover: Jun 1 2016 until May 31 2017 (both dates inclusive)
7. Premium: £6.19 Insurance Premium Tax: £0.59 Total £6.78
8. Notice of Claim to: Balens Limited, Bridge House, Portland Road, Malvern, Worcester WR14 2TA

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority. DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited.

Certificate issued in Malvern, 30 May 2016 by BALENS

Signed 
First Aid Insurance - 24 Thomas Drive, Newport Pagnell Bucks MK16 8TH

First Aid Insurance is a trading name of Intek Training Limited which is an Appointed Representative of Balens Ltd, Bridge House, Portland Road, Malvern, Worcestershire, WR14 2TA which is authorised and regulated by the Financial Conduct Authority.