

### Summary of Cover

(Please note that this is only a summary and does not contain the full terms and conditions of the insurance contract which can be found in the policy document.)

#### The Insurer

The policy is underwritten by Royal & SunAlliance, Fraser Court, 23 Museum Street, Ipswich, Suffolk, IP1 1HN.

#### Type of Insurance and Cover

**Malpractice** – any bodily injury, mental injury, illness, disease or death of any patient caused by a negligent act, error or omission committed by you in or about the conduct of your occupation or business.

**Public Liability** – any bodily injury, mental injury, illness, disease or death of or to any person, or loss of or damage to tangible property of any person in connection with your occupation or business, including the provision of food and drink.

In addition to the Limit of Indemnity, all Defence Costs incurred with the Underwriters consent, such consent not being unreasonably withheld, in connection with any claim which falls within the policy.

#### Standard Extensions and Conditions

- £6m limit of indemnity for Reflexology
- Business equipment is covered up to £1,000 for all members, including student members
- Losses Occurring Basis
- Errors and Omissions - £1,000,000 any one claim and in the aggregate including costs.
- At all times you should maintain accurate descriptive records of all professional services and equipment used in procedures insofar as they pertain to any claim, and these should be retained for a period of at least 7 years from the date of treatment, and in the case of a minor, for a period of 7 years after that minor attains majority.
- The Policy provides cover for activities including Presentations, Exhibitions and Trade Fairs / Shows, Workshops and CPD event.
- Indemnity is provided for all case studies.
- As a student member of the AoR cover is provided until qualification and Full AoR membership status obtained.

#### Significant and unusual exclusions or limitations

- Claims made prior to the inception of the policy if you on such date knew or could have reasonably foreseen that such Malpractice or Public Liability might be expected to be the basis of a claim.
- Any claim arising under contract which goes beyond the duty to use such skill and care as is usual in the exercise of your business.

- Any claim arising out of the manufacture of any product, or treating of any product sold, supplied or distributed by you, or the failure of any product to fulfil the purpose for which it was designed OTHER THAN sale, supply or prescription of any preparation in connection with the treatment of a client.
- Any claim for dishonesty, fraud or criminal act by you.
- Any claim caused whilst under the influence of intoxicants or narcotics.

#### Period of Insurance

The period of insurance is 12 months unless shown differently in the quotation.

#### How to Make a Claim

For help and assistance with all general claims queries or please report any event that may give rise to a claim to : **Mark Davenport on 01603 218036 or by e-mail at [mdavenport@alanboswell.com](mailto:mdavenport@alanboswell.com)**

You must not settle, reject, negotiate or agree to pay any claim without insurers' written permission.

#### How to Make a Complaint

If you have a complaint please write in the first instance to the Managing Director at Alan Boswell Insurance Brokers Ltd in the first instance:

**Harbour House, 126 Thorpe Road, Norwich, NR1 1UL  
or telephone 01603 218000; email [aor@alanboswell.com](mailto:aor@alanboswell.com).**

- We will acknowledge within five working days.
- We will deal with your complaint as quickly as possible and aim to resolve it within twenty working days; if not we will write to you and explain why not and advise when you can expect a final response.

If you are not satisfied with the outcome and your complaint relates to the Underwriters you may then contact on Tel: 0800 1076160, Fax: 01422 325146  
e-mail: [halifax.customerrelationsoffice@uk.royalsun.com](mailto:halifax.customerrelationsoffice@uk.royalsun.com)

If you remain dissatisfied you may then be able to refer your case to the Financial Ombudsman Service. This is a free and impartial service and contact details and procedures will be provided in writing at the time.

**Alan Boswell Insurance Brokers Ltd is authorised and regulated by the Financial Services Authority**

