

# BOWEN ASSOCIATION UK

## In conjunction with HOLISTIC INSURANCE SERVICES

181a Watling Street West, Towcester, Northants, NN12 6BX  
Tel: 0345 222 2236 Fax: 0345 222 2237 Email: info@holisticinsurance.co.uk  
[www.holisticinsurance.co.uk](http://www.holisticinsurance.co.uk)

	<u>Cost</u>
<b>Malpractice, Professional Indemnity, Public &amp; Products Liability*</b> The policy is written on a "Losses occurring" basis, so as long as the policy is in force when the incident happened, then subject to the policy wording, terms and conditions the claim will be dealt with by your insurers. The policy includes: Retroactive cover for previously insured periods Libel & slander Jury service compensation Legal defence costs in respect of claims made under the policy <b>Limit of indemnity</b> - Any one claim and in total in the period of insurance including legal defence costs - <b>£1,000,000 – Student practitioner</b>	<b>Total payable £ 35.00</b>
<b>Underwritten by Novae Underwriting Ltd for certain syndicates at Lloyd's.</b> <b>Optional extension:</b> <b>Business Equipment *</b> - Cover is available for business equipment; please contact us if you would like a quote .	£ 21.97
<b>Legal Expenses *</b> This section is underwritten on a "Claims Made" basis and therefore must be in force at the time a claim is notified to Insurers. Including: Criminal prosecution defence, Data Protection Act prosecution, Inland Revenue and PAYE investigation, Representation in connection with a disciplinary hearing being conducted by a Membership Association to which you belong, Social Media Defamation Contract Disputes Debt Protection The policy will pay legal costs (including solicitors fees, court costs, expenses for expert witnesses, attendance expenses and accountant's fees) up to a limit of indemnity of £100,000 for any one claim (£500,000 in the aggregate).	£ 5.48
<b>24 hour Legal advice line</b> <b>Counselling Service</b> – you have access to a free confidential telephone counselling service, provided by professionally qualified counsellors. <b>The legal expenses and helplines are provided by Arc Legal Assistance</b> * Terms and conditions apply. A copy of the insurance wording is available upon request. <b>Individual sections are not available on their own.</b>	Fee £ 7.55
	<b>Total payable £ 35.00</b>
	Premiums include Insurance Premium Tax of £ 2.39

THE INSURANCE IS ISSUED ON A 12 MONTH BASIS. REFUNDS ARE NOT GIVEN AFTER THE FIRST 30 DAYS OF COVER. THESE RATES ARE VALID FROM 1<sup>ST</sup> NOVEMBER 2015 FOR A PERIOD OF 30 DAYS FROM THE DATE ON WHICH YOU RECEIVE THE FORM. WE RESERVE THE RIGHT TO ALTER PREMIUMS AT ANY TIME IN VIEW OF YOUR OWN CIRCUMSTANCES OR CHANGES IN GOVERNMENT LEGISLATION.

# BOWEN ASSOCIATION UK

## INSURANCE PROPOSAL FORM

### Malpractice/Professional Indemnity/Public/Products Liability Insurance (Losses Occurring Basis)

Please complete in blue or black ink. Make sure that everything is legible. This form is scanned electronically. Please answer all questions. No Insurance is in force until confirmation has been given. The completion of this form does not bind either you or the insurer in contract.

Name and title

Business trading name or Limited Company name

Correspondence Address

Postcode

Telephone Number

Email address

Bowen Association membership status Full/Associate/Student

Therapies that you wish to cover:

	A. Therapy	B. Dates / Duration of the Training Course you are attending ( for students only)	C. Teacher / College ( for students only)
1	Bowen		
2	A&P		
3			
4			
5			

**Please enclose a copy of your qualification certificate or diploma this must not be from a distance learning provider. Or complete sections B and C if you are a student.  
We reserve the right to refuse qualifications that do not meet National Occupational Standards if applicable. If you are in any doubt then please contact us.  
Some therapies may require an increase in premium or special terms.  
Please do not send original certificates as we cannot guarantee their safe return.**

Please use a separate sheet if you have more therapies that you require cover for.

Are you a member of any other Professional Organisation? If yes, please list

Yes  No

Do you maintain client's records and retain them for at least 5 years? If you have not done this in the past or if you are just starting in business please confirm that you will do this.

Yes  No

Have you ever been subject to a disciplinary hearing or suspended from any Professional Organisation?

Yes  No

Do you carry or have you carried Professional Indemnity Insurance during the last 12 months?

Yes  No

*If yes, please provide*

<i>Name of Insurer</i>	
<i>Limit of Indemnity</i>	
<i>Expiry date of the policy</i>	

A) Have you had any claims or suits for negligence, errors or omissions been made against you or are you aware of any circumstances which may result in any such claims being made against you?

Yes  No

B) Has any Insurer ever cancelled, declined refused to renew or accepted on special terms your professional insurance?

Yes  No

C) Have you ever been convicted of, or cautioned for (or charged but not yet tried with) any criminal offence (other than motoring offences)?

Yes  No

If yes to questions A, B or C above, please give full details on a separate sheet and you will be contacted.

Date Insurance to commence 

Day	Month	Year

**This date must be within 30 days of you signing this proposal form. If you do not put a date then we will issue cover from the date on which we process your application.**

You must disclose any material facts that the Insurer may feel would influence their decision to underwrite the risk and if so at what premium. If you are unsure as to what a material fact is you should disclose the information or contact us for advice. Failure to do so may invalidate your policy

I hereby declare and warrant the above statements and particulars are in all respects complete and true, that they are material, and that I have not suppressed or misstated any material facts and I agree that this proposal form shall be the basis of the contract with the underwriters and deemed to be part of the insurance coverage issued to me.

Signature of Proposer ..... Date .....

## PAYMENT

### METHODS OF PAYMENT (Please tick chosen option):

If you do not wish to put your card details on the form we will call you to take a card payment.

By Visa debit card

By other debit card

By credit card (we can only accept Visa and Mastercard)

**Note a fee of 2.5% is added to credit card payments this does not apply to debit card payments.**

Card number:

Expiry date: \_\_\_/\_\_\_ Issue number (Switch only) \_\_\_\_\_ Valid From Date \_\_\_/\_\_\_

Card security code:

By cheque, bank draft or postal order - made payable to Holistic Insurance Services.

### Check list

#### I have enclosed the following:

1. The completed proposal form
2. A copy of my qualification(s) unless you are a student
3. The correct payment

Please make payment with order, we try to process applications on the day of receipt but please allow 5 working days .

Send all of the above to:

**Holistic Insurance Services 181a Watling Street West, Towcester, Northants NN12 6BX or by  
Email: [info@holisticinsurance.co.uk](mailto:info@holisticinsurance.co.uk)**

Holistic Insurance Services is a trading name of GINS Ltd  
The insurance is underwritten by Novae Underwriting Limited underwriting for certain underwriters at Lloyd's  
Authorised and Regulated by the Financial Conduct Authority