



'BRIDGE BABTAC'



**BUSINESS PROTECTION INSURANCE
SPECIFICALLY DESIGNED FOR BABTAC MEMBERS WHO ARE MOBILE THERAPISTS, WORKING FROM HOME
OR RENTING A ROOM**



Specially arranged by

BALENS LTD

Bridge House, Portland Road, Malvern, WR14 2TA
Tel: 01684 893006 Fax: 01684 893416

PROPOSAL FORM, SUMMARY AND GUIDE

“Bridge Babtac” Business Protection

“Bridge Babtac” Business Protection insurance has been specially arranged by Balens Ltd for Babtac members who are mobile therapists, working from home or renting a room.

There are three categories of cover:-

The “**Bridge Babtac**” **Basic Package** is designed for the Babtac member, who is mobile, renting a room or possibly working from home, only has a minimum amount of equipment and stock and includes cover away from the premises.

The Package would include Section 1 only (as described) but the equipment sum insured would be limited to £3,000 and Section 1 would exclude glass and money.

The “**Bridge Babtac**” **Standard Package** is for those Babtac members who have a little more equipment (£8,000); Section 1 (as described) would include glass and money.

The “**Bridge Babtac**” **Standard Plus Package** is for those Babtac members that require a wider range of insurance cover and the flexibility to choose from the cover detailed overleaf.

The “**Bridge Babtac**” **Standard Plus Package** automatically includes Legal Expenses Insurance underwritten by DAS Legal Expenses Insurance Company Limited. Please see separate DAS Legal Expenses Summary of Cover for details. A separate Policy will be issued for this insurance.

“Bridge Babtac” Business Protection

SUMMARY OF COVER

The “Bridge Babtac” Business Protection policy is underwritten by Covea Insurance plc.

This document is a summary of the insurance cover provided by the Policy and, as such, does not contain the full terms and conditions of your insurance coverage. You can find the full terms and conditions of the “Bridge Babtac” Business Protection product in the policy documents, a copy of which is available on request.

This summary is provided to you for information purposes only and does not form part of your insurance contract.

Section 1 - Business Contents/Stock

Business Contents/Stock including office equipment and all other contents are insured against accidental loss or damage anywhere within the territorial limits.

Additional cover

- temporary removal - debris removal - accidental damage to sanitary ware and underground pipes and cables if you are responsible
- replacement of locks following theft of keys - robbery - damage to the premises caused by theft involving forcible and violent entry
- drugs, precious metals and alloys used for professional purposes up to £250.

Section 1 includes (for Standard or Standard Plus packages)

Glass - breakage of fixed plain or wired glass

Money

loss of business money	Limit any one loss
• whilst in transit	£2,000
• during business hours whilst at the risk address	£2,000
• outside business hours whilst at the risk address	
• in a locked safe	£1,000
• not in a locked safe	£200
• at your home or the home of an authorised employee	£500
• loss of recorded crossed cheques, crossed postal orders, credit card sales vouchers and VAT purchase invoices	£50,000
• repair or replacement of any safe, security case or bag damaged following theft	£500

Personal assault

- bodily injury to you or your employees in the event of assault consequent upon robbery or hold- up whilst engaged in duties connected with the business.

The following amounts are payable as compensation	
• death, loss of limbs or eyes or permanent total disablement	£ 5,000
• temporary total disablement not exceeding 104 weeks	£ 50 per week
• damage to clothing and personal effects - limit for each person	£ 250

Main Exclusions

- the first £100 of each claim in respect of property damage and glass
- theft by or with the connivance of your employees
- shortages due to error or omission
- loss from an unattended vehicle
- special glass, shop windows and signs
- damage caused by wear, tear or any gradually operating cause
- electrical or mechanical breakdown
- curios, pictures and other works of art over £500 any one item unless specially agreed
- terrorism, war and similar risks.

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Section 2 - Employers’ Liability (optional)

Complies with UK current legislation relating to compulsory insurance for legal liability for damages arising from injury to employees in connection with their employment.

Limit of indemnity £10,000,000 any one cause. (£5,000,000 if arising out of terrorism)

Additional cover

Legal costs incurred in the defence of criminal proceedings in respect of a breach of the Health and Safety at Work etc Act 1974 - limit £10,000 in any one period of insurance.

Legal costs and expenses incurred in defending a charge brought under The Corporate Manslaughter and Corporate Homicide Act 2007 – Limit £2,000,000 in any one period of insurance.

Territorial limits

Anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Main Exclusions

- actions brought outside UK.

Section 3 - Loss of Income (optional)

During the indemnity period the policy provides for Loss of Income following loss or damage to business contents by any cause insured by Section 1.

Additional cover

- prevention of access to the premises following damage to nearby property by any cause insured by Section 1
- accidental failure of public electricity, water or gas supplies
- closure by a competent authority because of defective sanitation at the risk address
- food poisoning, murder or suicide, outbreak of human infectious or contagious disease occurring at the risk address
- the reasonable charges made by your accountant.

Main Exclusions

Terrorism, war and similar risks.

Section 4 - Personal Accident

To insure you whilst engaged in duties in connection with the business or travelling to and/or from your normal place of work against accidental bodily injury caused solely by violent external and visible means or should you suffer insanity or organic paralysis in accordance with the Compensation Table.

Main Exclusions

- pre-existing physical or mental disability
- hazardous sports or pastimes
- intentional self-injury, suicide or attempted suicide
- influence of drugs or liquor
- pregnancy or childbirth
- terrorism, war and similar risks.

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Compensation Table

Results	Compensation payable The following percentage of the sum insured of £2,000	
a) death	100%	
b) incurable insanity totally preventing gainful employment of any and every kind	100%	
c) total organic paralysis	100%	
d) loss of or loss of sight in both eyes	100%	
e) loss of or loss of sight in one eye	50%	
f) permanent total loss of hearing in both ears	40%	
g) permanent total loss of hearing in one ear	10%	
Loss by amputation or permanent total loss of use of		
h) one arm or one hand	Right*	Left*
i) one thumb	60%	40%
j) any finger	20%	15%
k) permanent total loss of use of shoulder or elbow	10%	6%
l) permanent total loss of use of wrist	25%	20%
Loss by amputation or permanent total loss of use of (*To be reversed if insured person		
is left-handed)		
m) one leg above or at the knee	50%	
n) one leg below the knee or one foot	40%	
o) one big toe	10%	
p) any other toe	3%	
q) permanent total loss of use of hip or knee or ankle	20%	
r) removal of lower jaw by surgical operation	30%	

“Bridge Babtac” Business Protection

Customer service information

Covea Insurance plc

Covea Insurance plc (Covea Insurance) is a public limited company, registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and the Prudential Regulation Authority are independent watchdogs that regulate financial services.

Covea Insurance’s Financial Services Register number is 202277. You can check this on the Financial Services register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0300 500 8082.

Registered Office: 2 Norman Place, Reading, Berkshire, RG1 8DA

Balens Ltd

Balens Ltd are authorised and regulated by the Financial Conduct Authority. It appears on the Financial Services Register under number 305787. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Accessibility

We are able to provide, upon request, audio tapes, large print and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner. Alternatively, if you have hearing or speech difficulties and have access to a text telephone, you can call any of our numbers using the text relay service operated by Action on Hearing Loss (formally known as RNID).

Law applicable to the contract

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

Will I have cancellation rights?

You have a right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid, less an administration charge and an amount representing the cover you have received to date.

This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available on request.

Please Read the Policy

Please periodically read the policy and the policy schedule carefully and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is anything you do not understand please notify your insurance adviser, if you fail to notify us your policy may not operate fully.

Policy Duration

The policy has a 12 month period of insurance (unless shown differently on your policy schedule) and is annually renewable.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.

Notification of a claim

If you have a claim or are aware of an incident that could result in a claim, please contact Balens Ltd on 01684 893006 or Covea Insurance plc on 0330 134 8187.

Enquires and complaints

If you have an enquiry or complaint regarding:

- the suitability of this policy for your needs; or
- the information and advice you received whilst it was originally being discussed; or
- the operation or administration of the policy;

or an enquiry concerning a claim that you may have made you should contact your broker.

“Bridge Babtac” Business Protection

If your complaint relates to the cover under this policy or the way a claim is/has been handled you should contact us:

The Customer Services Manager,
Covea Insurance plc,
50 Kings Hill Avenue,
Kings Hill,
West Malling,
Kent
ME19 4JX

or telephone us on 0330 134 8194
or email us at information@coveainsurance.co.uk

A copy of Covéa Insurance’s complaints handling procedure is available on request.

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry or complaint to be dealt with speedily.

You may have the right to refer it to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London, E14 9SR; telephone numbers 0800 023 4567 (calls to this number are normally free for people calling from a “fixed line” phone but charges may apply if you call from a mobile phone) and 0300 123 9123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Website www.financial-ombudsman.org.uk

Following this procedure will not affect your legal rights.

Nothing in the terms and conditions of this policy will reduce your statutory rights relating to faulty or mis-described goods or services. For further information about your statutory rights, you should contact your local authority Trading Standard Department or Citizen’s Advice Bureau.

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6. Have you, or any principal, director or partner under a current or any previous trading titles Yes No
- a) been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or an individual voluntary arrangement?
- b) been convicted of or charged with (but not tried) or received a police caution in connection with any criminal offence (other than motoring offences)?
- Note:** Convictions regarding as spent under the Rehabilitation of Offenders Act 1974 do not need to be disclosed.
- c) been prosecuted or received notice of intended prosecution, issued with a simple caution or been served with a prohibition or improvement notice in connection with any breach of any health and safety legislation?
- d) been the subject of a county court judgement (or Scottish equivalent) or any proceedings pending?
- e) been a director or partner in any business which is or has been the subject of a winding up or administration order, receivership proceedings, or a company voluntary arrangement?
- f) been the subject of a debt relief order or any applications pending?
7. Has any insurer ever
- a) declined your proposal?
- b) refused to renew or cancelled your policy?
- c) imposed special terms or conditions for any of the risks proposed? If YES to any of the above, please give full details
8. Have you suffered any loss or damage or had any claims made against you in the last 5 years?
- If **YES**, please give full details (continue on a separate sheet if necessary)

Date	Type of Claim	Amount settled or outstanding

Supplementary information

If you have ticked ANY of the shaded boxes to the above questions - please give full details. Please also state any other material facts (see Important Note).

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PACKAGE OPTIONS

Please choose from one of the following packages depending upon your cover requirements, complete the declaration page and return, together with your payment.

The Balens ‘Bridge Babtac’ Packages described below have been uniquely designed for Babtac members who are mobile, renting a room or working from home.

*If you have your own Salon, premises, or require any other covers not available in the packages described below, please complete one of our ‘Bridge Babtac Salon Package’ Proposal forms.

OPTION ONE: BAPTAC BASIC COVER - £67.52 (inc IPT)	YES <input type="checkbox"/>
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This covers: - Up to £3,000 Business Contents/Stock)
 Personal Accident) See Summaries of Cover for details

OPTION TWO: BAPTAC STANDARD COVER - £94.34 (inc IPT)	YES <input type="checkbox"/>
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This covers: - Up to £8,000 Business Contents/Stock)
 Money and Glass) See Summaries of Cover for details
 Personal Accident)

OPTION THREE: BAPTAC STANDARD PLUS COVER - £152.53 (inc IPT)	YES <input type="checkbox"/>
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This covers: - Up to £20,000 Business Contents/Stock)
 Employers’ Liability £10,000,000 Limit of Indemnity) See Summaries of Cover for details
 Money and Glass)
 Personal Accident)
 DAS Legal Expenses)

OPTIONAL EXTRAS – CHARGEABLE

Do you require Loss of Income cover? **YES**

(If Yes, please indicate which limit you require and include the appropriate additional premium when sending your payment) £50,000 (additional £42.39 including IPT)
£100,000 (additional £83.75 including IPT)

Do you require any additional Business Contents/Stock cover?
 (If Yes, please enter the total value of contents and stock required. We will need to provide you with a quotation. Therefore, please **DO NOT** send any money with this form)

Package Breakdowns			
	BASIC	STANDARD	STANDARD PLUS
Premium:	£41.37	£63.66	£95.86
DAS Premium:			£20.00
IPT:	£4.96	£7.64	£13.90
Babtac Fee:	£3.50	£4.50	£5.50
Balens Service Charge:	£17.69	£18.54	£17.26
Total:	£67.52	£94.34	£152.53

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Statement of Fact

The Bridge Babtac Business Protection policy is arranged by Balens Ltd.

Your insurance will be provided under the Bridge Babtac Business Protection policy, insured by Covea Insurance plc for all sections.

Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk which is covered by this policy. Therefore you should ensure that any information you have provided to us and the content of any application form, declaration and / or Statement of Fact is accurate and complete. Where you have provided us with information which relates to matters of your expectation or belief, it does not matter if such information turns out to be inaccurate provided that you acted in good faith when you provided us with such information.

If you do not comply with your duty to make a fair presentation of the risk, including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible your policy may not be valid or the policy may not cover you fully or at all.

A material fact is any fact which could influence our assessment or acceptance of your application for insurance. You must also tell us about any facts or changes which affect your insurance and which have occurred either since the policy started or since the last renewal date.

If you are not sure whether certain facts are relevant please ask your insurance broker. If you do not tell us about relevant changes, your policy may not be valid or the policy may not cover you fully or at all.

You must check all the information contained within this document immediately and tell us if any details are incorrect.

You should keep a written record (including copies of letters) of any information you give us or your insurance broker.

Insurance cover does not commence until confirmed by us or Balens Ltd.

A Prospectus & Key Facts Summary or a specimen copy of the Policy wording is available on request.

This Statement of Fact is a record of information supplied by you or on your behalf or assumptions we have made, about you, your business and your business partners and directors.

In respect of all statements detailed below, you (or, in the case of a partnership or limited company, any one partner or director so authorised) confirm that:

1. Your business and employees are domiciled in Great Britain, Northern Ireland, the Channel Islands or Isle of Man.
2. You have not suffered any losses, or made any claims, or had any claims made against you by any employee or any third party, in respect of death, injury, damage to property or legal expenses during the last five years, whether insured or not, in respect of any of the risks which you now wish to insure, other than detailed above in the proposal form.

Signed: _____ **Date:** _____

Position (if on behalf of a Company): _____

“Bridge Babcac” Business Protection

Additional information

How we use your information

The personal information, provided by you, is collected by or on behalf of Covea Insurance plc and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and for research, or statistical purposes. We may also share your information with reinsurers and regulators, as required by law.

From time to time we may need to undertake some of the processing of your data in countries outside of the European Economic Area, and in such cases we will ensure that there is an agreement in place which gives equivalent assurances as found in the Data Protection Act 1998.

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you.

We will collect sensitive information when dealing with your policy, we will however only collect information that is relevant to your policy, its administration or claims handling.

Your personal information will be kept secure at all times.

Fraud Prevention and detection

In order to prevent or detect fraud we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes. We may also conduct credit reference checks in certain circumstances. You can find out further details explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating by contacting Covea Insurance plc.

Disclosure of other people's personal information

You should show this notice to anyone whose personal information you provide to us. You must ensure that any such information you supply relating to anyone else is accurate and that you have obtained their consent to the use of their data for the purposes set out above.

Your Rights

Under the Data Protection Act 1998 you have the right of access to the personal information held about you by Covea Insurance plc. You can exercise this right by contacting us. We will make a charge of £10 for dealing with these requests.

You have the right to request that we correct any inaccuracies in the personal information we hold about you. Please contact your insurance broker, or Covea Insurance plc, if your personal information needs updating.

Consent

By providing us with information, you also provide us with your consent and that of any other person whose information you provide to the personal information being used for the purposes set out above.

How to contact Us

Please visit www.coveainsurance.co.uk/dataprotection if you would like some more detailed information on how we share your personal information.

If you have any concerns about our use of your information please write to Customer Relations, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

Telephone: 0330 134 8194.

If you contact Covea Insurance plc by telephone your call may be recorded for training and evidential purposes.

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Choice of Law

The parties to an insurance contract are free to choose the law that will apply. Unless we agree in writing with you otherwise, this insurance shall be subject to the law applying in the part of the United Kingdom, Channel Islands or Isle of Man where you have your principal place of business. If there is any dispute, the law of England and Wales shall apply.

Registration and Regulatory Information

Covea Insurance plc. Registered in England and Wales No. 613259. Registered office: Norman Place, Reading, Berkshire. RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Number is 202277. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.



Covea Insurance plc

Covea Insurance plc is a public limited company incorporated in England and Wales, registered number 613259. Its registered office is at Norman Place, Reading RG1 8DA. It is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and Prudential Regulation Authority registration number 202277.