



STERLING
Looking after tomorrow

'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

2 Nimrod House, Sandy's Road, Malvern, Worcs, WR14 1JJ
Tel: 01684 893006 Fax: 01684 893416

PROPOSAL FORM, SUMMARY AND GUIDE

“BRIDGE BAPTAC” 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.

SUMMARY OF COVER

The "Bridge Babtac" Business Protection policy is underwritten by Sterling Insurance Company Limited.

This document summarises the cover provided by the "Bridge Babtac" Business Protection policy and should be read carefully before you complete the proposal form.

The Summary of Cover does not contain the full terms and conditions, which can be found in the policy document.

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

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.

Section 2 - Employers' Liability

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

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.

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		Right*	Left*
h)	one arm or one hand	60%	40%
i)	one thumb	20%	15%
j)	any finger	10%	6%
k)	permanent total loss of use of shoulder or elbow	25%	20%
l)	permanent total loss of use of wrist	20%	15%

(*to be revised if insured person is left-handed)

Loss by amputation or permanent total loss of use of		
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, knee or ankle	20%
r)	removal of lower jaw by surgical operation	30%

Customer service information

1 **Sterling Insurance Company Limited**

Sterling Insurance Company Limited is a private company limited by shares, registered in England and Wales number 498605. It is authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services.

Our FSA Register number is 202012. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Sterling Insurance Company Limited is a member of Sterling Insurance Group Limited.

Registered Office: - Ambassador House
Paradise Road
Richmond upon Thames
Surrey
TW9 1SQ

Branch Office:- 50 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JX

2 **Disability Discrimination Act 1995**

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a textphone facility, audio tapes, large print documentation 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.

3 **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.

4 **Premiums**

Premiums are payable annually to Balens Ltd.
Insurance premium tax, as imposed by current legislation, is incorporated into all premiums.

5 **Promise of satisfaction and service**

We are confident that your "Bridge Babtac" Business Protection policy will bring you complete satisfaction. We undertake to refund the premium in full if you are not satisfied with the cover provided by your policy if it is returned within 14 days of issue, but if there has been an incident which has resulted or could result in a claim you must reimburse the Company for any amounts we have paid or may be required to pay, in respect of that incident.

6 **Duration of contract**

The first period of insurance under your "Bridge Babtac" Business Protection policy will be 12 months unless otherwise requested by you and agreed by the Company.

7 **Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). 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 FSCS.

8 Notification of a claim

If you have a claim, or aware of any accident that could result in a claim, please contact Balens Ltd on 01684 893006 or Sterling Insurance Company Limited on 0845 271 1300.

9 Enquiries or 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 Balens Ltd at 2 Nimrod House, Sandy's Road, Malvern, Worcester WR14 1JJ; telephone number 01684 893006.

If you have a **complaint** concerning a claim you have made you should contact Sterling Insurance Company Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX; telephone number 0845 271 1300.

(A copy of Sterling's complaints handling procedure is available on request by writing to the Customer Services Manager, Sterling Insurance Company Limited, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or by telephoning 0845 271 1300.)

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.

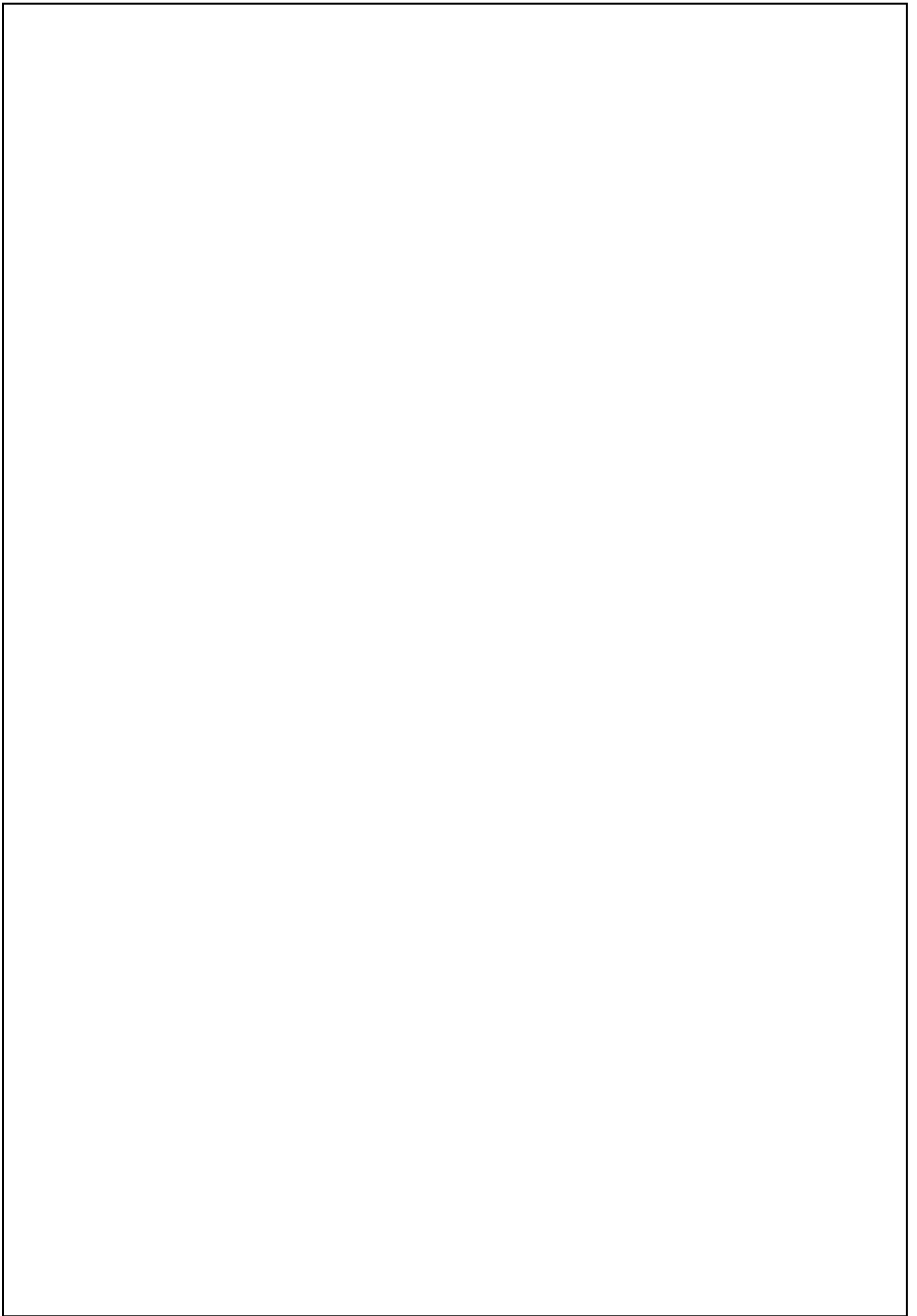
If you are not satisfied with the way in which your complaint has been handled, please contact the Customer Services Manager of Sterling Insurance Company Limited at 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX; telephone number 0845 271 1300.

If you remain dissatisfied, you may have the right to refer your complaint to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR; telephone number 0845 080 1800.

Please note that the Financial Ombudsman Service will normally only consider a complaint once we have issued a final decision letter.

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 Standards Department or Citizen's Advice Bureau.

Following this procedure will not affect your legal rights.



PROPOSAL FORM

Before completing the Proposal Form please refer to the Summary of Cover as this will assist you to select the sections and amounts which you require. Please answer the questions fully and do not withhold or misrepresent any facts which are likely to influence the Company's assessment and acceptance of this proposal. You have a duty to disclose all material facts and failure to do so could invalidate the insurance. Copies of all information including letters supplied to us for the purposes of effecting this insurance should be retained.

If the "Bridge Babtac" Standard Plus Package is selected the Legal Expenses insurance will be provided under a DAS Legal Expenses Policy. The remainder of the insurance will be provided under a Sterling Babtac Policy. Any special terms or conditions will be advised to you in writing.

Please use BLOCK CAPITALS or TICK THE BOXES as appropriate.

Insurance to commence from: Tel:

Title: Full Name:

Trading Title or Company Name:

Risk Address(es):

Postcode:

Postal Address if different:

Postcode:

BABTAC Membership No.

NB. You must be a member of BABTAC to be eligible for this insurance package.

Are you:-

A Mobile Therapist? Renting a room? Working from home?

Yes No

1. If you are a Mobile Therapist, please state the area in which you will be working? (e.g. South East London, Manchester area etc...)

2. Number of full-time & part-time employees (paid or unpaid)?

3. Are the buildings where the Contents and Stock are normally kept

- a. self-contained?
b. built of brick, stone, or concrete and roofed with slate, tile, metal, concrete or asbestos?
c. in an area exposed to storm or impact damage?

4. Have the buildings where the Contents and Stock are normally kept ever been flooded, are they in an area liable to flooding or within 1/4 mile from any river, watercourse or the sea, or have you been informed that the buildings are in a potential flood risk area?

5. a. Are all external doors to the buildings where the Contents and Stock are normally kept protected by 5 lever mortice deadlocks?

- | | | |
|--|--------------------------|--------------------------|
| | Yes | No |
| b. Are all opening windows of the buildings where the Contents and Stock are normally kept protected by key operated window locks? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you, or any principal, director or partner under a current or any previous trading titles | | |
| a. been declared bankrupt or insolvent or been subject to a County Court Judgement or are any proceedings pending? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. been convicted of arson or other criminal offence (other than motoring offences) or is any prosecution pending? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. been prosecuted under the Health and Safety at Work etc Act 1974, the Consumer Protection Act 1987 or Food Safety Act 1990? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. been served with a Prohibition Notice under the Health and Safety at Work etc Act 1974 or the Food Safety Act 1990? | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Has any insurer ever | | |
| a. declined your proposal? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. refused to renew or cancelled your policy? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. imposed special terms or conditions for any of the risks proposed? | <input type="checkbox"/> | <input type="checkbox"/> |
| 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? | <input type="checkbox"/> | <input type="checkbox"/> |
| 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).

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 - £62.00 (inc IPT)

YES

This covers: - Up to £3,000 Business Contents/Stock) See Summaries
 Personal Accident) of Cover for
 details

OPTION TWO: BAPTAC STANDARD COVER - £83.00 (inc IPT)

YES

This covers: - Up to £8,000 Business Contents/Stock) See Summaries
 Money and Glass) of Cover for
 Personal Accident) details

OPTION THREE: BAPTAC STANDARD PLUS COVER - £135.00 (inc IPT)

YES

This covers: - Up to £20,000 Business Contents/Stock) See Summaries
 Employers' Liability £10,000,000 Limit of Indemnity) of Cover for
 Money and Glass) details
 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 £41.00 including IPT)

£100,000 (additional £81.00 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
Sterling Premium:	£38.50	£57.00	£92.00
DAS Premium:			£15.00
IPT:	£2.31	£3.42	£6.42
Babtac Fee:	£3.50	£4.50	£5.50
Balens Service Charge:	£17.69	£18.08	£16.08
Total:	£62.00	£83.00	£135.00

DECLARATION SECTION

Declaration

Please read the declaration carefully and check the answers you have given before signing the proposal form.

I/We (or, in the case of a partnership or a limited company, any one of the partners or directors) hereby apply to Sterling Insurance Company Limited for Bridge Babtac insurance and

- a) declare that to the best of my/our knowledge and belief the answers given are true and complete in every respect and all material particulars which may affect the assessment of the risk have been disclosed. If any written answer has been made by another person, such person shall for that purpose be deemed to be my/our agent and not the agent of Sterling Insurance Company Limited
- b) understand that Sterling reserves the right to contact previous insurers to verify the information contained in this form
- c) agree that this proposal and declaration shall be the basis of the contract between me/us and Sterling Insurance Company Limited and shall be deemed incorporated into such contract
- d) I/We can confirm I/we have read and understood all of the terms and conditions of this insurance policy.

Data Protection Act

I/we understand and agree that the personal information I/we provide (including sensitive personal details) may be used for insurance purposes by Sterling Insurance Company Limited, its connected companies, reinsurers, agents and subcontractors; and also shared with other insurance companies as required for the purposes of my/our insurance. Where we have provided information about my/our spouse(s), partner(s) or another person/other persons (including their sensitive personal details) I/we confirm that I/we have their permission to provide this information for insurance purposes. I/we understand that I am/we are entitled to a copy of my/our personal information on payment of a fee.

Signed: _____ **Date:** _____

Position (if on behalf of a Company): _____

IMPORTANT NOTE

Material facts are those facts which are likely to influence us in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt about whether a fact is material then, for your own protection, you should disclose it, since failure to do so could invalidate your Policy.