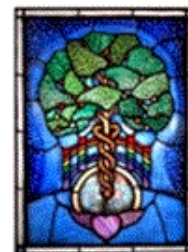


Balens Health and Fitness Professionals Scheme Affinity Scheme Republic Of Ireland



Welcome to Balens

We would like to offer a warm welcome to Balens. We are a well-established, fourth generation family run business. Balens began offering specialist insurance policies for health and wellbeing practitioners in the early 1990's, and have continued to evolve and improve our offerings ever since. Balens Specialise in Affinity Scheme insurance for health and wellbeing practitioners. We offer a bespoke Professional Liability & Malpractice policy. Our products and the service and support we offer our clients is at the heart of what we do.

Please read through our application pack and do not hesitate to contact us if you have any questions or queries.

Phone: 0044 1684 580771

Email: Affinities@balens.eu

What Cover does my Affinity Scheme Insurance Include?

The Affinities package is made up of two policies. For each policy we select from only one insurer. For both policies Balens have designed a bespoke policy wording with the insurer and have a delegated binding agreement in place.

Our service is on a non-advised basis, we provide you with sufficient information to enable you to make an informed decision on the suitability of the product. Our recommendation on suitability is offered on the basis that your needs are aligned with the benefits offered under the policies detailed in this pack. We act as agent for the insurers involved when sourcing the policy and placing the insurance. In the event of a claim we act as your agent. Your insurance cover start and end date will be specified in your policy schedule. Your obligations to us and how to cancel your policy are detailed in our Terms of Business which are provided alongside this document.

1. Professional Liability and Malpractice Insurance Policy

Please refer to the Insurance Product Information Document that is attached separately for a summary of the key information relating to this policy.

If you want to see the full terms, conditions and exclusions of the cover please refer to the policy document, which can be viewed here: <https://www.balens.eu/XLPolicyWording>

2. Commercial Legal Protection Insurance

Please refer to the Insurance Product Information Document attached separately.

If you want to see the full terms, conditions and exclusions of the cover please refer to the policy document, which can be viewed here: <https://www.balens.eu/ARAGPolicyWording>

"We care for the carers"

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