

Complementary Therapy

Insurance Product Information Document

Company: NPA Insurance Ltd Product: Complimentary Therapy

NPA Insurance Ltd is registered in England. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202069.

This document provides a summary of the key information relating to the insurance policy and is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

This policy offers cover for teachers, students and members of the AOR (Association of Reflexologists) and individuals that also require liability led cover to practice reflexology and associated complimentary therapies. NPA Insurance Ltd t/as Peach will supply and provide compulsory Public and Products Liability, Treatment Liability, and Money cover, along with optional extensions for Business Interruption, Group Personal Accident, and Employer's Liability.



What is insured?

- ✓ 24 hour claims assistance helpline open 365 days a year

Business Interruption

- ✓ Your schedule will state whether Increased Cost of Working or Loss of Revenue Cover applies
- ✓ Increased Cost of working for additional expenses that occur as a result of damage or losses under your Business All Risks section.
- ✓ Loss of Revenue as a result of incurred losses as a result of your Business All Risks section.

Money

- ✓ Covering the loss of money relating to your business such as money in transit, within business hours and non-negotiable instruments e.g. cheques up to the limits shown on the policy schedule

Group Personal Accident

- ✓ 24 hour cover for you and your employees (up to the age of 70) for accidental bodily injury resulting in death or permanent or temporary disablement.
- ✓ Standard benefit levels:
 - ✓ £10,000 for death and capital benefits
 - ✓ £100 per week for temporary total disablement
 - ✓ £50 per week for temporary partial disablement

Business All Risks

- ✓ Damage to business equipment during the period of insurance.

Employer's Liability

- ✓ Employer's liability covering amounts for which you are legally liable to pay for an employee as compensation and cost for accidental injury up to £10 million

Public & Products Liability

- ✓ To cover the legal liabilities of the Business resulting from accidental injury to any person other than an employee or accidental damage to property belonging to other people with the limit of indemnity stated in the policy schedule in respect of any one event

Treatment Liability

- ✓ Your liability will be extended to include cover for any treatment, therapy or business activity that also aligns with teaching, certification, supervision of students, design or advice during the tenure of your policy for any associated trade that appears on your policy schedule.



What is not insured?

- ✘ The excess is the first amount of any claim settlement you must pay. If you decide to have a voluntary excess in return for a premium discount, this will be applied in addition to any standard policy excess. Details of these excesses will be shown on the policy schedule.
- ✘ Wear and tear or costs for maintenance of the property insured
- ✘ Losses that occurred before the insurance policy start date
- ✘ Losses resulting from war, terrorism (unless optional extension selected), asbestos, pressure waves, any reduction in market value, any criminal or deliberate act, by, for, or on behalf of the policyholder, liability under agreement, nuclear and pollution events



Are there any restrictions on cover?

- ! If the property insured by this policy is of greater value than the sum insured at the time that any damage occurs, then the amount of any payment, due in settlement of the claim, will be reduced by the same proportion
- ! Damage caused by theft or attempted theft not involving forcible and violent entry into or exit from the premises. Loss or damage due to theft or attempted theft, malicious persons, freezing or escape of water or oil occurring whilst the property is unoccupied or unattended. Theft of money. Clerical error or omission. Mechanical or electrical breakdown. Water damage from sprinkler system. Destruction or damage attributable to vehicle vibration. Damage to fences, gates or hedges by weather conditions or falling trees. Cost of maintenance and normal redecoration, cleaning, repairs or renovation. Landslip, subsidence and or heave unless occurring on the site upon which the premises stand or immediately adjoining sites but in any case. Destruction or damage resulting from compaction or inadequate infill



Are there any restrictions on cover?

Continued

- ! Personal Assault does not cover any pre-existing physical or mental defect or infirmity or any person under 16 years of age or over 70 years of age
- ! Personal Accident does not cover any individual over 70 years of age
- ! Employer's liability where you should have had motor insurance and any claim relating to an offshore oil or gas installation or any associated vessel or structure
- ! In respect of both public and product liability the following apply: We will not pay for any claim arising out of: ownership, possession or use of a railway, water craft, aircraft or hovercraft. We will not pay any fines, penalties or damages of a similar nature. Claims arising from advice provided by you or design, plan, formula or specification of products for a fee. Any liability caused by or in connection with products which to your knowledge are directly or indirectly exported to the United States of America or Canada
- ! Treatment Liability will only extend to activities notified within your schedule and statement of fact.



Where am I covered?

- United Kingdom, Channel Islands and the Isle of Man.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions asked when you take out, make changes to and renew your policy.
- You must take reasonable care to make sure all information provided by you or on your behalf is honest and accurate. Check your policy documentation when you receive it to make sure the policy covers your needs.
- You must take reasonable steps to prevent or reduce loss or damage and maintain the property in a good state of repair.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- You must pay the premium when required.



When and how do I pay?

- You can pay your policy in full with notification of invoice and date issued by Alan Boswell Insurance Brokers Ltd.
- Direct Debit organised and arranged with your insurance broker.



When does the cover start and end?

- The cover can start once you have accepted our terms and conditions and have agreed to pay the premium. Your policy will normally run for 12 months from your policy start or renewal date unless you or we choose to cancel before it ends. Please refer to the quotation provided for full details. We will send a renewal notice when your policy is approaching renewal.



How do I cancel the contract?

- You can cancel the policy at any time by contacting us.

If you cancel the policy within 14 days after you receive your policy documents, no service charge will be applied and a full refund will be returned unless a claim has been submitted under the policy.

After 14 days we will refund the premium paid less a charge for the days the policy has been on cover.

Please refer to our Terms of Business Agreement for full terms and conditions.

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