

FEDERATION OF HOLISTIC THERAPISTS SCHEME

INSURANCE DETAILS

Period of insurance : From 01/04/2023 to 31/03/2024, both days inclusive
Date issued to insured : 03 April 2023
Underwritten by : Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Payment method : Payment by Broker's Account

INSURED DETAILS

Insured : Michael Smytheman
Address : Mr M Smytheman
[REDACTED]
BLACKPOOL, [REDACTED]
United Kingdom
Business Description : Therapist
Insured Grade : Medical Malpractice £3 Million Qualified
General terms and conditions wording 15096 WD-HSP-UK-FHT-GTC(2)
The General terms and conditions apply to this policy in conjunction with the specific Wording detailed in each section below

PREMIUM DETAILS (Inc. extensions)

Annual premium:	[REDACTED]	
Annual extensions	[REDACTED]	
Annual tax:	[REDACTED]	
Annual admin:	[REDACTED]	
Annual total:	[REDACTED]	

EXTENSIONS (If applicable)

<u>Cover(s)</u>	<u>Start Date</u>	<u>End Date</u>	<u>Total Paid</u>
Non Listed			

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Endorsements

Insured persons
Specific insured persons

Combined medical malpractice and public and products liability for therapists: endorsements

Clause	6679.0	Special limit: professional sportsperson or elite athletes The following is added to Special definitions for this section: Professional sportspersons or elite athletes Any person whose primary earnings are derived directly or indirectly from playing sports or sports activities, or any person who is currently a member of a national team or squad. The following is added to How much we will pay: For claims arising from your treatment of professional sportspersons or elite athletes , The most we will pay is £500,000 for the total of all such claims and the defence costs . This limit is included within and not in addition to the overall limit of indemnity for This section.
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Personal accident: endorsements

Clause	9506.0	Insured persons Your principal, partners, directors, officers or persons under a written contract of service with you or directly engaged by you with or without payment including any volunteer solely whilst under your control in connection with your activities.
Clause	9501.0	Specific insured persons Michael Smytheman

Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy.

FEDERATION OF HOLISTIC THERAPISTS SCHEME

Your business activities

Sports Massage

Endorsements

6679.0

Special limit: professional sportsperson or elite athletes

BASIC PERSONAL ACCIDENT

Section wording insurer	Hiscox Insurance Company Limited 15094 WD-HSP-UK-FHT-PA (1)
Benefit amount (for those aged 70 and under at policy inception)	£10,000
Benefit amount (for those ages 71 and over at policy inception)	£1,000
Temporary total or partial disablement benefit amount	Not included
Total event limit	£1,000,000 any one event
Operative time	Worldwide while working for you and while travelling in connection with work for you.
Time Excess	Nil

Additional cover (in addition to the overall benefit insured above)

Funeral expenses	£1,000
Medical expenses	£1,000
Home alteration expenses	£10,000