

Devised & arranged by BALENS and underwritten by Zurich Insurance plc (ZIP) in accordance with the authority granted.

## SCHEDULE OF INSURANCE POLICY NUMBER ZUR/09/223/23847

1. **The Insured:** Invisible Weave LTD
2. **Postal Address:** Invisible Weave LTD  
121A Bury Old Road  
Whitefield  
Manchester  
Greater Manchester  
M45 7AY  
United Kingdom
3. **Limit of Indemnity:** £6,000,000 In any one claim per section of cover and unlimited number of claims during the period of insurance. Defence costs in addition.
4. **Policy Cover:** Claims made in relation to the Assured's Practice or Business as per proposal or declaration submitted, or as otherwise advised in respect of work performed prior to the expiry date of the policy and subject to policy terms and conditions. (I). Malpractice, Good Samaritan Acts and First Aid (I) Breach of Professional Duty (I) Professional Indemnity (II) Public Liability (III) Products Liability. Various other extensions to apply as per policy document.
5. **Excess:** £Nil - With exception of third party property damage where excess of £200 applies.
6. **Retroactive Cover:** Unlimited cover for previous insured work performed - as per Policy Limitations.
7. **Period of Insurance:** 29/08/2023 to 28/08/2024 (both dates inclusive).
8. **Premium:** £27.82 + £16.80 (Optional Extensions) + £5.36 (IPT) = £49.98
9. **Jurisdiction:** United Kingdom
10. **Territorial Limits:** Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. Cover is extended worldwide for temporary trips abroad excluding USA and Canada unless otherwise agreed.
11. **Notice of Claim to:** Balens Limited. Bridge House. Portland Road. Malvern. WR14 2TA
12. **Activities / Therapies Covered:** As listed in the Approved Treatments document and subject to sight of approved qualifications in event of a claim.
13. **Help Line:** 01684 893006
14. **Conditions:** See Policy Wording for details of exclusions, limitations and benefits.
15. **Endorsements:** See reverse of this schedule for policy endorsements (if applicable).

This Certificate of Insurance is issued for and on behalf of Zurich Insurance plc (herein called "the Insurers"). In consideration of the payment of the Premium the Insurers will indemnify the Insured in accordance with the terms, conditions and limitations of Policy (herein called "the Policy") which are incorporated herein. The Proposal or any information supplied by the Insured shall be incorporated in the Policy, Provided always that if the Insured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise this Certificate shall become void and all claims hereunder shall be forfeited.

**Certificate issued in UK by Associated Beauty Therapists Ltd**

Signed:



Date: 29 August 2023

ABT Director - Dave Horton

### Underwritten by Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway. Whiteley. Fareham. Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland Authorised by the Prudential Regulation and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.

**Policy Endorsements.**

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## SCHEDULE OF INSURANCE POLICY NUMBER ZUR/09/223/0

1. **The Insured:** Tanya Beardwood
2. **Postal Address:** Invisible Weave LTD  
121A Bury Old Road  
Whitefield  
Manchester  
Greater Manchester  
M45 7AY  
United Kingdom
3. **Limit of Indemnity:** £6,000,000 In any one claim per section of cover and unlimited number of claims during the period of insurance. Defence costs in addition.
4. **Policy Cover:** Claims made in relation to the Assured's Practice or Business as per proposal or declaration submitted, or as otherwise advised in respect of work performed prior to the expiry date of the policy and subject to policy terms and conditions. (I). Malpractice, Good Samaritan Acts and First Aid (I) Breach of Professional Duty (I) Professional Indemnity (II) Public Liability (III) Products Liability. Various other extensions to apply as per policy document.
5. **Excess:** £Nil - With exception of third party property damage where excess of £200 applies.
6. **Retroactive Cover:** Unlimited cover for previous insured work performed - as per Policy Limitations.
7. **Period of Insurance:** 29/08/2023 to 28/08/2024 (both dates inclusive).
8. **Premium:** £27.82 + £16.80 (Optional Extensions) + £5.36 (IPT) = £49.98
9. **Jurisdiction:** United Kingdom
10. **Territorial Limits:** Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. Cover is extended worldwide for temporary trips abroad excluding USA and Canada unless otherwise agreed.
11. **Notice of Claim to:** Balens Limited. Bridge House. Portland Road. Malvern. WR14 2TA
12. **Activities / Therapies Covered:** As listed in the Approved Treatments document and subject to sight of approved qualifications in event of a claim.
13. **Help Line:** 01684 893006
14. **Conditions:** See Policy Wording for details of exclusions, limitations and benefits.
15. **Endorsements:** See reverse of this schedule for policy endorsements (if applicable).

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**Policy Endorsements.**

**ABT Individual Member Teaching Extension**

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This option is for an individual who is actually delivering a qualification and not to exceed 40 students a year or £25,000 turnover.

Subject to all other terms and conditions of the policy.