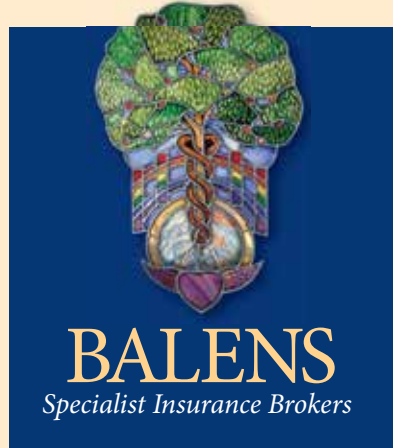


# INDIVIDUAL OSTEOPATHS

*A pioneering insurance package specifically designed for you*



## BALENS INDIVIDUAL OSTEOPATHS INSURANCE PACKAGE

- » £6m Professional Liability & Malpractice
- » £6m Public & Products Liability
- » £10m Limit of Liability available upon request
- » Commercial Legal Protection Policy
- » Cover for temporary work abroad  
*(Excluding the USA & Canada)*
- » Can include over 3,500 different therapies / activities
- » Run off cover included for an unlimited period if ceasing the policy

Offering you one of the widest Insurance covers available in the UK with competitive premiums to match

Discounts available for newly qualified Osteopaths

**Telephone:** 01684 580771

**Web:** [www.balens.co.uk](http://www.balens.co.uk)

**Email:** [info@balens.co.uk](mailto:info@balens.co.uk)

Balens Ltd is Authorised and Regulated by the Financial Conduct Authority

*Pioneers  
for  
over 70 years!  
Caring for  
the carers*

# Balens Therapist Insurance

As a Health and Well-being Professional, ensuring you have good quality insurance is essential in promoting a professional image as well as protecting yourself and your business.

Should the unfortunate occur, you could be held legally or financially liable if it were proven that your client suffered financial loss or injury as a result of your advice, treatments or products. Balens policy will meet that need and provide defence and payment of damages for the above, as well as covering other risks and offering various other services.

Balens progressive hybrid policy includes all the benefits of both a claims occurring and a claims made policy, therefore removing the disadvantages usually associated with both. Clients have the reassurance that all previously insured work is covered, regardless of the insurer. Clients who cease the policy can also rest assured that they will be covered for any claims that could arise related to work carried out during their period of insurance with us.



## Other Balens Insurance Services...

- » Health Products Business Package
- » Therapy Room/Surgeries Package
- » Clinics & Training Schools
- » Charities, Not-for-profit Organisations, Trustees Liability & Associations Cover
- » Schools & Educational Establishments
- » Household Insurance
- » Products Liability
- » Commercial Legal Expenses & Tax Package
- » Accident or Accident & Illness Scheme
- » Shop/Salon Cover



# BALENS

*Specialist Insurance Brokers*

Founded in 1950, Balens is an ethical, 4th generation, family-run brokerage collectively insuring over 100,000 clients across Europe. The Balens group, which includes 'Balens Ltd' for our UK clients and 'Balens Europe B.V.' for our European clients, has over 70 employees across our UK & Dutch offices.

BALENS pioneered specialist wordings for Health and Wellbeing Professionals in the early 90s and pride ourselves on the full range of services developed during that time to support our clients.

Our ethos, philosophy and founding principles are uncoloured by financial motives or political agendas and we try to be impartial at all times.

*Client support and service are the cornerstones of who we are and what we do.*

*David Balen*

Chairman



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