

## Professional Liabilities Insurance Certificate of Insurance

<b>Name</b>	Mr Neil Brian Kynaston	
<b>Certificate Number</b>	KYNB01AM01	
<b>Reason for Issue</b>	New Business	
<b>Business</b>	Distant Dowsing - Geopathic Stress, Lifestyle Coach, Meditation, Bach Flower Remedies, Flower Essence - Homeopathy, Wild Earth Animal Essence Therapy, Dance Movement Therapy, Dance Therapy, Mindfulness Based Stress Reduction, Yoga, Vibrational Healing  If you are carrying out, or have in the past carried out, any activities or therapies not listed, you must notify us immediately so we can extend your cover as necessary.	
<b>Insurer</b>	Axa Insurance PLC and Abbey Protection Group limited in respect of Legal Expenses	
<b>Master Policy Number</b>	RKK746572	
<b>Period of Insurance</b>	<b>From</b> 21/08/2019	<b>To</b> 20/08/2020 Both dates inclusive
<b>Limit of Indemnity</b>	£5,000,000 in any one claim but £5,000,000 in the annual aggregate in any one Period of Insurance in respect of pollution contamination	
<b>Endorsements</b>	1) Complaints Advice and Response Extension 2) Disciplinary Proceedings Extension 3A) Run-off Liability (individuals) Extension 8) Bloodstock – Limitation of Liability	

**Please see policy for full wording**

Professional Liability Insurance includes cover normally provided by:

**Public Liability** – your liability for death of, or injury to, third parties or the loss of, or damage to, their property;

**Professional Indemnity** – the risk of being sued for an error in your professional activities;

**Product Liability** – your liability for injury, loss or damage caused by products supplied, or by errors in products supplied;

**Libel & Slander** – your liability for allegations that you have libelled or slandered someone else in good faith.

**This certificate forms part of and attached to the policy wording. Both Documents must be read together**

<b>Therapy / Activity</b>	<b>Additional Endorsements Applicable</b>
Distant Dowsing - Geopathic Stress	None
Lifestyle Coach	9 14
Meditation	None
Bach Flower Remedies	9
Flower Essence -Homeopathy	9
Wild Earth Animal Essence Therapy	9
Dance Movement Therapy	None
Dance Therapy	None
Mindfulness Based Stress Reduction	14
Yoga	None
Vibrational Healing	9 14

**Please refer to the policy wording for the description of any Endorsements.  
Non Standard Endorsement(s)**

## Legal Expenses

Policy number	UMRB6027APG2016001		
Token code	meseuQD4		
<b>Your</b> Sections of cover	The most that <b>We</b> will pay <b>Any One Claim</b>	1. <b>Excess</b> for <b>Our</b> choice of <b>Representative</b>	2. <b>Excess</b> if <b>You</b> are able to choose <b>Your</b> own <b>Representative</b>
Fitness to Practice	£250,000	£0	£1,000
(Pre-hearing Representation)	£250,000	£0	Not Applicable
Criminal Defence	£250,000	£0	£1,000
Coroners Inquest	£250,000	£0	£1,000
Employment Disputes	£250,000	£0	Not applicable
Employment Compensation Awards	£250,000	£0	Not applicable
Property Disputes	£250,000	£0	£1,000
Tax Protection	£250,000	£0	Not applicable
(Aspect Enquiry)	£250,000	£0	Not applicable
(Current Tax Year Enquiry)	£250,000	£0	Not applicable
Regulatory Compliance	£250,000	£0	£1,000
Court Attendance Costs	£250,000	£0	Not applicable
Employee Extra Protection	£250,000	£0	£1,000
Restrictive Covenant	£250,000	£0	£1,000
Contracts for Goods and Services	£250,000	£0	£2,000
The most that <b>we</b> will pay for all <b>claims</b> in the <b>period of insurance</b>	£1,000,000		
<b>Territorial limits</b>	Sub-section of cover: Employee Extra Protection – Contract Disputes and Criminal Defence – EEA All other Sections of Cover: UK		
Minimum sum in dispute	Sub-section of cover: Contract Disputes - £200		
Abbey Advice Line	0333 234 2186		
<b>Retroactive date</b>	The start date of <b>Your</b> initial <b>Policy</b> with <b>Us</b> providing the Section of cover <b>You</b> are claiming under (provided that there has been no break in cover). <b>Claims</b> arising from any incidents prior to this date will not be covered		
Claims Line	0333 234 2186		
Markel Law Hub	<b>You</b> have access to the Markel Law Hub an online resource of expert legal and business guides, templates and content, provided by Markel Law LLP. To access the website, register by going to <b>markellaw.co.uk</b> and log in using <b>Your</b> token code which can be found at the top of this <b>Policy</b> schedule.		
Underwritten by	Markel International Insurance Company Limited subscribing to Contract Number APG001/2016		

Axa Insurance UK Plc – A member of the AXA Group of Companies. Registered in England No. 78950.  
Registered office: 5 Broad Street, London, EC2N 1AD.

Authorised and Regulated by the Financial Conduct Authority. These can be checked by visiting the FCA Website at [www.fca.gov.uk](http://www.fca.gov.uk) or by contacting the FCA on **0800 111 6168**

