

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Your cover depends on the choices you have made. Your cover document will show the items you have chosen to include along with the cover limits.

Type of insurance and cover

The Alan Boswell Complementary Therapy Policy is a product designed to meet the needs of your business. The product provides in one package the range of covers suited to your particular insurance needs.

Who is the Insurer?

The insurer of the policy is Aviva Insurance Limited.

Additional benefits

- 24-hour, 365-days-a-year claims helpline, providing emergency assistance when it's needed.
- Confidential legal and tax helplines, offering support on key business issues at no extra cost.
- Counselling service for policyholders and their employees.

Aviva Risk Management Solutions (ARMS)

A dedicated service to help UK businesses manage their risks – helping to keep them compliant, prevent loss and ultimately control cost.

- ARMS offer a wide range of services from simple loss prevention advice through to bespoke on-site consultancy.
- Generous discounts off a menu of products and services to help prevent accidents and losses occurring and protect businesses via our Specialist Partner Network

For more information visit <https://www.aviva.co.uk/risksolutions/>

Where am I covered?

This will depend on the product and choices you have made. Please refer to the policy booklet for details of where you are covered.

When and how do I pay?

Payment options should be discussed with your insurance adviser.

What are my obligations?

This is a summary of your main obligations under the policy.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance. If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents.

How long does my Complementary Therapy Insurance run for?

Your policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy. To cancel your policy, please contact your insurance adviser.

How to claim

Should you need to make a claim under this policy, please contact us using the following telephone number: 0800 015 1498. In all cases, please quote your policy number.

How do I make a complaint?

If for any reason you are unhappy with our service, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

Where a complaint cannot be resolved to your satisfaction, you may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst we are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the Financial Ombudsman Service by telephone on 0800 023 4567. You can also visit their website at www.financial-ombudsman.org.uk where you will find further information.

Would I receive compensation if Aviva were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

What are the key covers, features and exceptions of Complementary Therapy insurance?

Your policy includes the following key covers, features and exceptions, which are set out in full in your policy documentation.

Cover, Features and Benefits	Exclusions and Limitations
<p>Business All Risks Section (Optional Cover)</p> <p>Cover for your business equipment following accidental loss or damage.</p> <p>Cover Includes:</p> <ul style="list-style-type: none">• Property temporarily removed or in transit anywhere in the world for up to 90 days• Theft of property insured from unattended vehicles where force is used to gain entry and such entry causes	<p>Please refer to the Business All Risks section of your policy wording for full details of what is not covered and/or any limitations that apply.</p> <p>You are not covered for:</p> <ul style="list-style-type: none">• Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship• Mechanical or electrical breakdown or derangement• Theft from unattended vehicles not involving forcible or violent entry• The first part of any claim (your excess).
<p>Money and Assault Section (Applicable where Business All Risks section has been selected)</p> <p>Cover for loss of money belonging to your business, and/or bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to the business.</p> <p>Cover Includes:</p> <ul style="list-style-type: none">• Loss of money belonging to your business on your premises, in transit, on site, at the private homes of key staff, and in any bank night safe• Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business• Medical and dental expenses up to £500	<p>Please refer to the Money and Assault section of your policy wording for full details of what is not covered and/or any limitations that apply.</p> <p>You are not covered for:</p> <ul style="list-style-type: none">• Shortages due to clerical or accounting errors• Losses due to the fraud or dishonesty of any employees not discovered within seven working days• Loss from an unattended vehicle• Loss or damage occurring outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Cover, Features and Benefits	Exclusions and Limitations
<p>Business Interruption Section (Optional Cover)</p> <p>Your schedule will state whether increased Cost of Working or Loss of Revenue cover applies.</p> <p>Increased Cost of Working</p> <p>Covering you for additional expenses incurred as a result of an insured loss covered under the Business All Risks Section.</p> <p>Loss of Revenue</p> <p>Covering you for loss of income resulting from an insured loss covered under the Business All Risks Section.</p> <p>Cover Includes:</p> <ul style="list-style-type: none"> • Accidental failure of your supply of electricity, gas or water at the terminal ends of the utilities service providers' feed to your premises – up to £10,000 per period of insurance • Accidental failure of telecommunications services at the incoming line terminals or receivers at your premises – up to £100 per day for any one failure, and up to £2,500 in any one period of insurance. • Death of essential personnel – up to £10,000 per period of insurance • Loss of staff due to lottery win -- up to £10,000 per period of insurance • Prevention of access – up to £10,000 per period of insurance 	<p>Please refer to the Business Interruption section of your policy wording for full details of what is not covered and/or any limitations that apply.</p> <p>You are not covered for:</p> <ul style="list-style-type: none"> • Losses excluded under the Business All Risks section • Accidental failure of public utilities lasting less than four consecutive hours, or caused by industrial action, the deliberate act of any supply authority or the exercise of any supply authority power to withdraw or restrict supply • Accidental failure of telecommunications lasting less than 24 hours or caused by: <ul style="list-style-type: none"> • industrial action or the deliberate act of any supplier of telecommunications and internet service • the failure of any satellite • drought or atmospheric weather conditions unless equipment has been damaged by such conditions.

Cover, Features and Benefits	Exclusions and Limitations
<p>Employers' Liability Section (Optional Cover)</p> <p>Provides you with protection against your legal liabilities for bodily injury to your employees, up to a limit of indemnity of £10,000,000 including costs and expenses.</p> <p>Cover Includes:</p> <ul style="list-style-type: none"> • Legal costs and expenses in defending prosecutions under all relevant health and safety legislation • Unsatisfied court judgements in favour of employees injured in your employment by third parties • Compensation for court attendance – Policyholder/Director/Partner £500 per day and Employee £250 per day • Legal expenses in connection with Corporate Manslaughter Act 	<p>Please refer to the Employers' Liability section of your policy wording for full details of what is not covered and/or any limitations that apply.</p> <p>You are not covered for:</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to £5,000,000 per event • Cover for acts of war is limited to £5,000,000 per event • Liability in respect of liquidated damages, penalty clauses and fines • Work in or on, or travel to or from any offshore installation or support vessel • Bodily injury of employees whilst carried in or upon a vehicle

Cover, Features and Benefits	Exclusions and Limitations	Cover, Features and Benefits	Exclusions and Limitations
<p>Public and Products Liability Section (Core Cover)</p> <p>Protects you against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.</p> <p>Cover Includes:</p> <ul style="list-style-type: none"> Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK Legal expenses and costs in defending prosecutions under all relevant health and safety legislation Defective Premises Act liability Personal liability cover for employees and directors whilst they are overseas on your business Compensation for court attendance – Policyholder/Director/Partner £500 per day and Employee £250 per day Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987 Employees' and visitors' personal belongings Liability for loss or damage to premises hired or rented to you for the purpose of your business Data Protection Legal expenses in connection with Corporate Manslaughter Act <p>This cover can normally be extended to include professional treatments you may provide.</p>	<p>Please refer to the Public and Products Liability section of your policy wording for full details of what is not covered and/or any limitations that apply.</p> <p>You are not covered for:</p> <ul style="list-style-type: none"> Cover for acts of terrorism is limited to £2,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower Loss or damage to property in your custody or control Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices Pollution unless caused by a sudden and identifiable incident Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel Liquidated damages, penalty clauses and fines The first part of any claim (the excess) Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos <p>Terms may apply to professional treatments cover, however this is dependent upon the option taken and will be provided at quote stage.</p>	<p>Group Personal Accident Section (Optional Cover)</p> <p>24 hour cover for you and your employees (up to the age of 85) for accidental bodily injury resulting in death, or permanent or temporary disablement.</p> <p>Standard Benefit levels are:</p> <ul style="list-style-type: none"> £10,000 for death and capital benefits £100 per week for temporary total disablement £50 per week for temporary partial disablement. 	<p>Please refer to the Group Personal Accident section of your policy wording for full details of what is not covered and/or any limitations that apply.</p> <p>You are not covered for:</p> <ul style="list-style-type: none"> The insured person suffering from any disability due to a gradually operating cause Suicide or attempted suicide Deliberate exposure to danger The Insured Person's own criminal act or being declared in a state of insanity Taking part in certain hazardous activities The effects of alcohol or drugs (other than as prescribed by a doctor) or any treatment for drug addiction.