

25 May 2022

2nd Chance First Aid
25A Fieldcourt Gardens
Quedgeley
Gloucester
GL2 4UD

Dear Mr Rodgers,

Re: Block Scheme for First Aider & Trainer Cover - Small Business Scheme

Thank you very much for your payment of £175.00.

We have pleasure in enclosing the following documents for your attention:

- A policy schedule for your Professional, Public and Products Liability Policy
- A policy schedule for the Commercial Legal Protection Policy

Your Online Account

By logging in to your account using your username (2ndcfa) and password on our online secure site (secure.balens.co.uk/), you'll be able to:

- Access all your policy documents in one place
- Make simple changes such as change your address, email address or phone number
- Renew your policy, where applicable
- Contact us via a simple form to let us know about any other changes to your policy

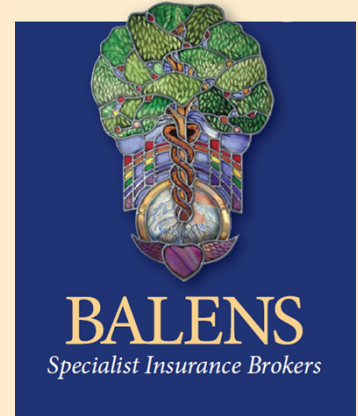
Please notify us as soon as possible if during the period of Insurance there are any changes in circumstances or in the material facts previously disclosed to us. Your policy is on a claims occurring basis, which means that if you stop the policy, it will always be in place if a claim was made at a later date for work done within the policy period and this is for an unlimited period of time. If discontinuing, kindly let us know the reason so we can mark your records accordingly.

You are responsible for disclosing complete and accurate information and every material circumstance which insurers require in connection with any proposal for insurance cover. If you do not make a fair presentation of the risk the policy may be avoided, written on different terms or a higher premium may be charged, depending on the circumstances of the failure to present the risk fairly.

The policy has been issued, unless otherwise stated within the policy Schedule, on the understanding that you made a fair presentation of the risk to be insured.

Please remember in the event of a possible claim or incident please contact us. Please do not admit liability or mention that you are insured to a possible claimant. This enables insurers to protect your interests.

Your Policy Cover



Your Policy Overview:

Professional, Public & Products
Liability Policy: ZUR-
FASB/22/06/17DAS Legal Expenses
Package: TS5/3536365

Period of Insurance:

From: Jun 9 2022
To: Jun 8 2023

The Insurance premium is made up of:

- Professional Liability Premium - £145.60 inclusive of Insurance Premium Tax
- DAS Legal Expenses Package - £6.93 inclusive of Insurance Premium Tax
 - Affinity Fee - £22.83
- Balen Admin/Documentation Charges - £-0.36

Any Questions or Queries?

Please contact us on:

01684 580 771

Info@Balens.co.uk

Other Policies to Consider:

We have a wide range of insurance solutions to suit your needs. You may be interested in the following:

Business Protection
Personal Accident & Sickness
Household Insurance

Bridge House, Portland Road,
Malvern, Worcs, WR14 2TA
www.balens.co.uk

“We care for the Carers”

Established in 1950, Authorised and Regulated by the Financial Conduct Authority

Member of the British Insurance Brokers' Association. Balens Ltd trading as Balens registered in England & Wales Reg.No. 4931050

Please refer to your policy wording for full details of all sections of cover, conditions, exclusions and extensions. We would like to highlight Condition 2, Section A that outlines the record keeping requirements of the policy. It is important to familiarise yourself with all Conditions - Section A (pages 34 - 37) in the Balens Health Professionals Combined Liability Insurance policy wording. Full policy wordings can be viewed by following the links below. Alternatively, please contact Balens for a posted copy of the relevant wording, free of charge.

- Professional Liability & Malpractice policy wording: www.balens.co.uk/Zurich/CombinedLiabilityPW.pdf
- DAS Commercial Legal Protection policy wording: www.balens.co.uk/DASLegalProtectionUK

Balens pride ourselves on the fact that our **Professional Liability policy wording is one of the widest available on the market** and **includes important features** that other policies may not. Our ongoing commitment is to keep evolving our specialist service to you. We offer a range of services that we hope may be of interest to you. Please contact us for a full information pack.

We look forward to being of service to you. If you have any queries please do not hesitate to contact us.

Yours sincerely,

Emma Dundavan

**For Joe Balen
BALENS**

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First Aider & Trainer Cover - Small Business Scheme



SCHEDULE

Policy Number: ZUR-FASB/22/06/17

1. INSURED: 2nd Chance First Aid
2. ADDRESS: 25A Fieldcourt Gardens, Quedgeley, Gloucester GL2 4UD
3. ACTIVITIES: Small business-Trainer for up to six staff in any instant
4. PERIOD OF INSURANCE: From: **Jun 9 2022** To: **Jun 8 2023** (both dates inclusive)
5. POLICY FORM REFERENCE: ZCX513AA
6. NOTICE OF CLAIM TO: Balens Ltd, Bridge House, Portland Road, Malvern, Worc. WR14 2TA
Helpline: 01684 893 006

Important: See Policy Wording for Definitions, Conditions and Exclusions

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

SECTION A – PROFESSIONAL LIABILITY & MALPRACTICE

Operative

Policy Cover

Claims made in relation to the Insured'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.

(A1) Breach of Professional Duty; Malpractice; Professional Indemnity; Good Samaritan Acts and First Aid.

(A2) Public Liability.

(A3) Products Liability. Various other extensions to apply as per policy document.

Premium

Premium:	£130.00
Insurance Premium Tax:	£15.60
Total:	£145.60

Retrospective Cover

Unlimited cover for previously insured work performed as per extension 4 & 4a in the policy wording.

Conditions

Not Applicable

Limit of Indemnity

Section A1 Professional Liability: £6,000,000

And

Section A2 Public Liability: £6,000,000

Any one claim per section of cover and unlimited number of claims during the period of insurance. In addition to the limit of indemnity the insurer will pay costs and expenses.

Section A3 Products Liability: £6,000,000

For the aggregate of all claims during the period of insurance. In addition to the limit of indemnity the insurer will pay costs and expenses.

Excess

Nil

SECTION B – PERSONAL ACCIDENT

Not Operative

Premium

Premium:	£0.00
Insurance Premium Tax:	£0.00
Total:	£0.00

ITEM	DESCRIPTION	BENEFIT LIMIT
B1.	Death	£25,000
B2.	Loss of limb (one or more)	£25,000
B3.	Loss of Sight	£25,000
B4.	Total loss of hearing (in both ears) or total loss of speech	£25,000
B5.	Total loss of hearing in one ear	£25,000

B6.	Permanent total disablement		£25,000
B7.	Permanent partial disablement (as specified in the Policy Wording)	Up to	£25,000

SECTION C – BUSINESS EQUIPMENT ‘ALL RISKS’

Not Operative

- **Sum Insured:** Not Insured
- **Excess:** £100 per claim

Premium

Premium:	£
Insurance Premium Tax:	£
Total:	£

Signed on behalf of INSURERS: *J. Balen*

Date: 25 May 2022

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 and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority 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.



First Aider & Trainer Cover - Small Business Scheme

DAS COMMERCIAL LEGAL PROTECTION PACKAGE

Devised & arranged by BALENS and underwritten by DAS Legal Expenses Insurance Company Limited, who provide the legal protection insurance under your policy.

The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

SCHEDULE OF INSURANCE POLICY NUMBER TS5/3536365

The Insured:	2nd Chance First Aid	
Postal Address:	25A Fieldcourt Gardens, Quedgeley, Gloucester GL2 4UD	
Limit of liability:	£100,000 for all claims resulting from one or more event arising at the same time or from the same originating cause	
Policy Cover:	Pre-disciplinary Hearings cover	Insured
	Disciplinary Hearings cover	Insured
	Legal Defence	Insured
	Tax protection	Insured
	Statutory licence appeal	Insured
	Tax Protection and Advice and Assistance Helplines, consisting of: Euro Law Legal Advice, Tax Advice and Counselling. To contact DAS for the services (except Counselling), phone DAS on 0344 893 6911. To contact the Counselling helpline, phone DAS on 0344 893 9012.	
Business Description:	Small business-Trainer for up to six staff in any instant	
Excess:	nil	
Period of Cover:	Jun 9 2022 until Jun 8 2023 (both dates inclusive)	
Premium:	£6.19 Insurance Premium Tax: £0.74 Total £6.93	
Notice of Claim to:	Balens Limited, Bridge House, Portland Road, Malvern, Worcester WR14 2TA	

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

Certificate issued in Malvern, 25 May 2022 by BALENS

Signed: 

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THESE ENDORSEMENTS ATTACH TO AND FORM PART OF THE POLICY NUMBER ZUR-FASB/22/06/17-CNWQHHW

The Insured:	2nd Chance First Aid
Period of Insurance:	Jun 9 2022 to Jun 8 2023 (both dates inclusive)

Trainer-First Aid Scheme Endorsement
 Training Excludes Physical Intervention, confined space and live fire.
 First Aid Training Endorsement Endorsement

Condition/Endorsement Number 15

This policy is here by extended to include the activities of a training school, business or organization involved in delivering courses, CPD, certificates of competence and accreditations as agreed and approved by Balens Ltd. All teachers and or trainers must be suitably qualified in the activity or therapy being taught or as otherwise agreed by Balens. Cover will also extend to include student activities, case studies, mentoring, demonstration of techniques, and/or supervision of the students for which the school, business or organization may be held corporately liable. Claims for which a student may become personally liable are not covered by this extension.

Subject to all other terms or conditions of the policy.

Balens can cover training in the below activities subject to suitable qualifications/experience. If you are teaching something that is not on this list please contact Balens.

Active Leisure, Learning and Well-being Operational Services, Activity First Aid, Administration of medical gases in emergency care, Anaphylaxis Awareness and Management, Asbestos Awareness Training, Aspects of Preparing to Start a Business, Assessing Business Compliance, Assessing Competence in the Work Environment, Assessing Vocational Achievement, Assessing Vocationally Related Achievement, Assessment and examination of adult patients for emergency care assistants, Assist the clinician in the management of injuries, Assist the clinician in the management of medical conditions, Assist the clinician in the management of trauma, Assist the clinician with cannulation, infusion and advanced airway management, Awareness of Dementia, Basic airway management in emergency care, Basic life support and external defibrillation, Beverage Service, Business and Administration, Business Improvement Techniques, Cardiopulmonary Resuscitation and Automated External Defibrillation, Cardiopulmonary Resuscitation and Automated External Defibrillation Skills, Cash and Valuables in Transit, Causes and Spread of Infection, CCTV Operations (Public Space Surveillance), Certificate for Children and Young People's Workforce, Children and Young People's Workforce, Cleaning and Support Services Skills, Cleaning Principles, Cleaning, Decontamination and Waste Management, Clinical Healthcare Support, Close Protection, Conflict Management, Conflict Resolution and Personal Safety, Contact Centre Operations, Contribute to promoting nutrition and hydration in early years and childcare settings, Control of Substances Hazardous to Health, COSHH Risk Assessment, Customer Service, Deliverers of Physical Intervention Training in the Private Security Industry, Delivery of Conflict Management Training, Dementia Care, Diabetes Awareness and Management, Diploma for The Children and Young People's Workforce, Domestic Energy Assessment, Domestic Food Hygiene, Domestic Green Deal Advice, Door Supervision, Drive emergency ambulance vehicles, Education and Training, Emergency Care Assistance, Emergency First Aid at Work, Emergency First Aid in the Workplace, Emergency Paediatric First Aid, Employability Skills, Employee Rights and Responsibilities, Employee Rights and Responsibilities in the Logistics Industry, Employment and Personal Learning Skills in Health, Employment Awareness in Active Leisure and Learning, Employment Responsibilities and Rights in Health, Social Care or Children and Young People's Settings, Epilepsy Awareness, Equality and Diversity, External Quality Assurance of Assessment Processes and Practice, Fire Risk Assessment, Fire Safety, Fire Safety Awareness, Fire Safety Principles, First Aid at Work, First Aid Essentials, First Aid for Child-minders and Home Child Carers, Food and Beverage Service, Food Production and Cooking, Food Safety for Manufacturing, Food Safety for Retail, Food Safety in Catering, Food Safety Management for Manufacturing, Food Safety Supervision for Manufacturing, Food Safety Supervision for Retail, Food Service, HACCP for Food Manufacturing, HACCP Management for Food Manufacturing, Health and Safety in the Workplace, Health and Social Care (Adults) for England, Hospitality and Catering Principles (Beverage Service), Hospitality and Catering Principles (Food and Beverage Service), Hospitality and Catering Principles (Food Production and Cooking), Hospitality and Catering Principles (Food Service), Hospitality and Catering Principles (Hospitality Services), Hospitality and Catering Principles (Housekeeping),

Hospitality Services, Hospitality Supervision and Leadership, Hospitality Supervision and Leadership Principles, Housekeeping, Internal Quality Assurance of Assessment Processes and Practice, Introduction to the use of listening and questioning skills to help develop a mentoring relationship, Knowledge for a Professional Bus or Coach Driver, Knowledge of Custodial Care, Land-Based Forklift Truck Operations (Counterbalance Type), Land-Based Forklift Truck Operations (Reach Truck, Side Loader and Order Picker Types), Leadership for Health and Social Care and Children and Young People's Services (England), Leading the External Quality Assurance of Assessment Processes and Practice, Leading the Internal Quality Assurance of Assessment Processes and Practice, Legionella Control for Responsible Persons, Locksmithing, Mail Services, Management, Management of Illness and Injury in Activities, Managing Food Safety in Catering, Managing paediatric illness and injury, Managing paediatric illness, injuries and emergencies, Manual Handling Risk Assessment, Maritime Studies STCW Safety, Marketing Medication Awareness, Mentoring in Alternative Education, Mentoring Young Learners, Moving People Safely, Paediatric Emergency First Aid, Paediatric First Aid, Passenger Carrying Vehicle (Bus and Coach), Performing Manufacturing Operations, Personal Development for Employability, Personal Licence Holders, Pool Lifeguarding, Practical Land-based Skills, Prepare, drive and manoeuvre ambulance vehicles, Preparing to Teach in the Lifelong Learning Sector, Preparing to Work in Adult Social Care, Principles of Business and Administration, Principles of Legionella Control for Responsible Persons, Principles of Management, Principles of Marketing, Principles of Providing Security Services, Principles of Sales, Principles of supporting individuals with a learning disability regarding sexuality and sexual health, Principles Trade Business Services, Professional Investigators, Promote access to healthcare for individuals with learning disabilities, Providing Security Services, Recognition and Management of Illness and Injury in the Workplace, Retail Knowledge, Retail Skills, Retail Skills (Management), Retail Skills (Sales Professional), Retail Skills (Visual Merchandising), Risk Assessment, Risk Assessment – Principles and Practice, Safe Moving and Handling, Safeguarding and Protecting Children and Young People, Sales, Security Guarding, Spectator Safety, Stroke Awareness, Substance Misuse, Substance Misuse Awareness, Supervising Food Safety in Catering, Support individuals to manage continence, Support positive risk taking for individuals, Support the emergency care of wounds, bleeding and burns, Swimming Pool Water Testing, Teaching in the Lifelong Learning Sector, Team Leading, Team Leading Principles, the External Quality Assurance of Assessment Processes and Practice, the Internal Quality Assurance of Assessment Processes and Practice, the Prevention and Control of Infection, The principles of Infection Prevention and Control, Trade Business Services, Underage Sales Prevention, Understand Stroke Care Management, Understanding Stewarding at Spectator Events, Understanding the External Quality Assurance of Assessment Processes and Practice, Understanding the Internal Quality Assurance of Assessment Processes and Practice, Understanding the Principles and Practices of Assessment, Understanding the risks associated with legionella in cooling towers and evaporative condensers, Understanding the risks associated with legionella in hot and cold water systems, Upskilling Door Supervisors, Warehousing and Storage, Warehousing and Storage Principles, Work-based Horticulture