Certificate of Insurance

WE HEREBY CONFIRM that in consideration of the premium stated cover is arranged on your behalf as a member number P59279 of GINS Limited T/A Holistic Insurance Services, Insurance as specified below.

This Certificate is issued in accordance with the authorisation granted under the Binding Authority Agreement with Unique Market Reference Number B1011AULGINS121 with AXIS Underwriting Limited on behalf of Syndicate AXS1686 at Lloyd's 52 Lime Street, London, EC3M 7AF. This Certificate should be read in conjunction with the schedule and the policy wording (Axis UK Malpractice Insurance 2019).

- 1. The Insured: Mrs Hetty Scott-Denness t/a Opera Holistic Massage
- **2. Limit of Indemnity:** Insuring Clause A Malpractice and Professional Liability £5,000,000 any one Occurrence or series of Occurrences arising out of one cause, costs inclusive.

Insuring Clause B - Public Liability £5,000,000 any one Occurrence or series of Occurrences arising out of one cause, cost inclusive.

Insuring Clause C - Products Liability £5,000,000 any one Occurrence and in all costs inclusive during the Period of Insurance.

Aggregate Limit of Indemnity: The Insurer's maximum overall Limit of Indemnity in respect of all Insuring Clauses, extensions and endorsements shall not exceed £10,000,000 in the aggregate during the Period of Insurance (inclusive of Defence Costs).

- 3. Category of cover: Malpractice/Professional Liability, Public Liability and Products Liability.
- 4. The period of Insurance: From Mar 11 2022 to Mar 10 2023 both days inclusive.
- **5. Business Activity:** Cupping Therapy, Deep Tissue Massage, Holistic Massage, Hopi Ear Candling, Hot Stone Massage/Therapy, Indian Head Massage, Manual Lymphatic Drainage (excluding Lymphodema), Massage in Pregnancy, Oncology Massage, Teaching Infant Massage, Warm Bamboo Massage.

Cover for additional therapies can only be provided if you have submitted to your Association a copy certificate of qualification and such qualification has been approved.

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Authorised signature.

GINS Limited T/A Holistic Insurance Services

Authorised and Regulated by the Financial Conduct Authority Registration Number 475577.