



Bridge Block Scheme



SCHEDULE

Policy Number: ZUR-BBS/26/06/904

1. INSURED: Ms Sara Wright
2. ADDRESS: 12 Cliff Road, Folkestone CT20 2JD
3. ACTIVITIES: Yoga for Children
4. PERIOD OF INSURANCE: From: **Jun 1 2026** To: **May 31 2027** (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 Company Ltd 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:	£54.08
Insurance Premium Tax:	£6.49
Total:	£60.57

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

Operative

Premium

Premium:	£10.00
Insurance Premium Tax:	£1.20
Total:	£11.20

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: **£0.00**

Insurance Premium Tax: **£0.00**

Total: **£0.00**

Signed on behalf of INSURERS:



Date: 29 May 2026

Underwritten by Zurich Insurance Company Ltd a public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.



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ARAG COMMERCIAL LEGAL PROTECTION PACKAGE

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

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

SCHEDULE OF INSURANCE POLICY NUMBER TS5/3536365

The Insured:	Ms Sara Wright
Postal Address:	12 Cliff Road, Folkestone CT20 2JD
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 ARAG for the services (except Counselling), phone ARAG on 0344 893 6911. To contact the Counselling helpline, phone ARAG on 0344 893 9012.
Business Description:	Yoga for Children
Excess:	nil
Period of Cover:	Jun 1 2026 until May 31 2027 (both dates inclusive)
Premium:	£15.40 Insurance Premium Tax: £1.85 Total £17.25
Notice of Claim to:	Balens Limited, Bridge House, Portland Road, Malvern, Worcester WR14 2TA

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

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

Certificate issued in Malvern, 29 May 2026 by BALENS