



CMA Insurance Scheme

The CMA is pleased to announce the launch of our new Block Insurance Scheme available to members only. The scheme will cover a list of hundreds of therapies you may require cover for at no extra premium. Higher risk therapies can be included for a small additional premium. The policy has been arranged through Balens and the insurer for the scheme is the Zurich and DAS Legal Expenses. Balens are a well established, fourth generation family-run business with 36 personnel dedicated to looking after Health Professionals. They are built on solid roots going back to 1950 and are Pioneers in the development of top quality cover for all types of Health Professional with special rates and industry leading cover that has been developing and improving over 19 years in this speciality.

The policy wording is unique to Balens, designed by them in conjunction with Zurich, and is **one of the widest available on the market** and includes many features that other policies do not. The CMA Insurance Scheme runs for a year and some of the features covered in the policy consist of Medical Malpractice, Professional Indemnity, Public Liability, Product Liability, Loss of Reputation, Breach of Intellectual Property, Client Confidentiality Protection, Loss of Documents cover, First Aid cover as well as Good Samaritan Acts. The indemnity limit is 3M + and is the maximum per claim however unlike other policies on the market, we allow an unlimited number of claims in the year and unlimited legal costs are in addition to this. We include Retro-active cover to pick up any previously insured work performed at no extra charge and the policy covers you to work anywhere in the UK. If you cease to practice Balens include unlimited run off cover which means the policy will always be in place if a claim was made after you stop the policy running and this is also free of charge. We include a DAS Legal Expenses package add on covering Inland Revenue (HRMC) Investigation cover, free legal advice helpline, criminal allegations made against you including sexual impropriety and many other features. Temporary cover abroad is available with no time restrictions and at no additional premium as long as you are a UK resident excluding USA/Canada. If you are resident in the Republic of Ireland, Spain, Cyprus and Greece then we have a policy available, please contact Balens for more information.

If you would like to take out the policy, please contact Balens directly on 01684 580771 or e-mail- info@balens.co.uk requesting information on the CMA insurance scheme. After receiving the information if you would like to take the policy out, please complete the form and return it directly to Balens with payment. At renewal you will have the option of renewing online. There is also an option to pay by direct debit over 10 months. If you would like to use this service there is an interest payable of 12.25% on top of the premium-please contact Balens for more details.

Yours sincerely

Jayne Goddard

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President, Complementary Medical Association

Please note that under the terms of CMA membership you must hold valid, current insurance but that we do not require you to use our preferred providers. We simply provide their details to you as we have worked hard to source the best deal for our members. If you have insurance cover from another company please forward a copy of your certificate to us for our records.

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