

Spiritual Workers Association

Declaration Form: Medical Malpractice Insurance

Name: _____

Address: _____

Postcode _____

Telephone Number: _____

Email Address: _____

SWA Membership No _____

I/We confirm that I/We adhere to the SWA Code of Conduct & Guidelines as lodged with the Insurers Agent.

I/We agree to be added to the Guild Members block policy. Cover will be effective from the date of receipt of premium payment plus a satisfactory signed declaration form and will expire at the expiry date of the block policy as stated in the master schedule.

After enquiry of all partners/directors and staff, are you aware of any pending claim or circumstance which may give rise to a claim, including any letters of complaint about your service or dispute as to outstanding fees or are there any material facts that should be disclosed to the insurer which are not in the proposal form or forms already submitted to the insurer.

Yes/No

If yes, please attach full details.

I declare that the statement above is true and the statements and particulars of the proposal form or forms which have been submitted to the Insurer remain true and that I have not Misstated or suppressed any material facts. I agree that this declaration shall also form the basis of any contract of insurance and shall also be incorporated into it. I undertake to inform the Insurer as soon as practicable of any alteration to these facts occurring before the inception of the Contract of Insurance.

Signature of Director/Partner
Or Sole Practitioner

Name (please print)

Date

CAT 1 - £12.34 Broker Fee - £15.00 Total Payable £27.34	CAT 2 - £18.38 Broker Fee - £15.00 Total Payable £33.38	CAT 3 - £36.75 Brok Fee - £15.00 Total Payble £51.75	CAT 4 - £42.00 Broker Fee - £15.00 Total Payable £57.00
Therapy/Activity	Therapy/Activity	Therapy/Activity	Therapy/Activity Including TV and Entertainment Work.
Counselling	TFT	Trance Healing	Yoga Teaching
Astrology	Life Coach	Hypnotherapy	Yoga Training
Meditation	Life Consultant	Past Life Therapy	Massage
Positive Thinking	Bereavement Counselling		Flower Remedies
Intuitive Sciences	Psychotherapy		Flower Essence
Energy Management	NLP		Homeopathy
EFT	Trance Mediumship		Aromatherapy
Mediumship			Swedish Massage
Psychicship (excluding Prediction)			Ear Candelng
Card Reading			Alexander Technique
Numerology			Holistic Massage
Minister			Reflexology
Absent Healer			Bach Remedies
Prayer Healer			Indian Head Massage
Channelled Art			Biomagnetic Therapy
Chinosis coach			Tai Chi
Crystal Healing			Bowen
Chakra Balancing			Aura Soma
Seicham Master			Hot Stone Massage
Animal Reiki (Strictly no hands on)			Tibetan acupressure head massage
Distance Healer			Chinese Hand Massage
Angel Therapy			Metamorphic Technique
Spiritual Healing			
Spiritual Teaching			
Reiki			
Palm, Water, Ribbon, sand & crystal ball readers			
Rune Stone & Cards			
Mandalas			
Spiritual Counsellor			
Psychometry			
Aura Physician			
Earth Healing			
Siecham Healing			
Aurora Colour Healing			
Egyptian Cartouche			
Dowsing			
Goddess Cards			
Animal Communicators & Whispering			
Goddess Workshops			
Drama therapy			

Terms of Insurance Business

About us

West of Scotland Insurance Brokers (Motor and General) Limited of 7 Houston Street, Greenock, PA16 8DA is authorised and regulated by the Financial Services Authority. Our Firms Registration Number is 300648. We are permitted to arrange, advise on, deal as an agent of insurers and clients and assist in claims handling upon a fair analysis of the insurance market with respect to non-investment insurance policies. For certain classes of business, we may deal with a small number of insurers or a single specialist insurer. We are not contractually obliged to do this and you will be informed if this applies. You can request a list of insurers from whom we select. You can check these details on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

Quotations

Our quotations are valid for seven days.

Your duty of disclosure

Your insurance is based upon the information provided to the insurance company and you must ensure that all such information is complete and accurate, and that any facts that may influence the insurer's decision to accept the policy and what terms are applied must be disclosed.

Failure to disclose material information may invalidate your insurance and could mean that part, or all, of a claim may not be paid.

How to cancel

You may have a statutory right to cancel insurance within 14 days of receipt of your policy documents. To do this you must advise us, or your insurer, in writing, enclosing any certificates of insurance or cover notes. You will be required to pay a proportionate charge and reasonable costs for the cover you have had. We and your insurer also reserve the right to cancel should you or any of your appointed representatives act in an uncivilised or illegal manner, or default on payments, or do not provide requested documentation in good time. Refunds of premium outside of the cooling off period vary from Insurer to Insurer, but please be aware that refunds are not given after a claim is made. When refunds are given they are usually calculated on a "short period" scale. This is normally weighted in the insurer's favour, as their costs are similar whether the policy has run for one day or one year. We make a cancellation charge of £25.00.

Protecting your information

All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request or with your consent in relation to administering your insurance, and except where law requires us.

Some or all of the information you supply to us in connection with your insurance proposal may be passed to insurance and other companies for underwriting, claims and premium collection purposes. Your data will be held in accordance with the Data Protection Act 1998, under which you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the managing director at the above address.

How to claim

Please refer to your policy summary or your policy document if you need to notify a claim.

You should contact the insurer direct as soon as possible using the contact details provided. If in doubt about whom you should contact, please contact us on 01475 888444.

Our Charges Commercial and Retail Customers

Where a fee or charge is payable you will be advised before you commit to it.

We will make the following charges for services and expenses incurred on your behalf, for whatever reason.

1. Stopped and returned cheques £10.00.
2. Duplicate documents of any kind requested by you £15.00.
3. Policy changes during the period of cover £20.00.
 1. (This is in addition to any premium charged or refunded by the insurer).
 4. Administration charged on our two month instalment plan 6% of premium.
 5. Administration charged on our one month instalment plan £3.00.
6. Policy charges for renewals £10.00.
7. We reserve the right to charge a fee of £10.00 for new business policies.
8. Fee for late payment of instalments £5.00.
9. We reserve the right to charge a fee of 50p for credit card transactions under £15.00.
 2. For Commercial Customers we may impose a fee for ongoing administration and
 3. servicing of your policy.
 4. This will be disclosed to you at the time of quotation.

Protecting your money

Prior to your premium being forwarded to the insurer, and for your protection, we either hold your money as an agent of the insurer (in which case your policy is treated as being paid for), or we hold it in a client bank account on trust for you.

We may transfer your money to another intermediary in some cases. However your money will be protected at all times because of the requirements of FSA rules. We also reserve the right to retain interest earned on this account.

By accepting this Terms of Insurance Business document, you are giving your consent for us to operate in this way.

Complaints

It is our intention to provide a high level of service at all times. However if you have reason to make a complaint about our service you should contact the managing director at the above address or ring 01475 888444.

You may be entitled to refer the matter subsequently to the Financial Ombudsman Service.

You can contact the Financial Ombudsman Service by telephone on 0845 080 1800 and further information is available at <http://www.financial-ombudsman.org.uk/>

If you do decide to refer any matter to the Financial Ombudsman Service your legal rights will not be affected.

Compensation arrangements

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or by visiting

<http://www.fscs.org.uk/>