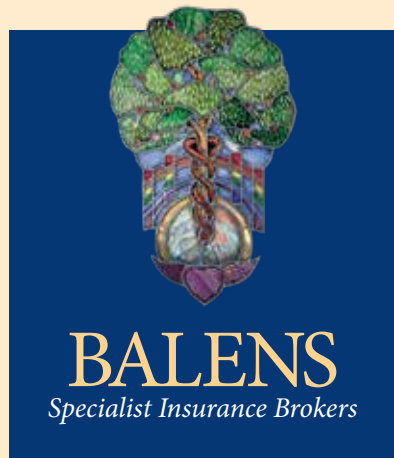


# INSURANCE COVER FOR EVENTS & RETREATS



Are you organising a holiday, trip or retreat for paying customers?

This policy will potentially meet liabilities you could incur for the “proper performance of a contract” and for actions of sub-contractors and or suppliers.

A standard Tour Operators Liability policy can provide the following sections of cover:

- » Professional Liability
- » Employers Liability
- » Public & Products Liability

Optional Extras:

- » Cancellation/abandonment cover
- » Group travel insurance

*Please call or visit our website for further information*

**Telephone:** 01684 580776

**Web:** [www.balens.co.uk](http://www.balens.co.uk)

**Email:** [commercial@balens.co.uk](mailto:commercial@balens.co.uk)

*Pioneers  
for  
over 70 years!  
Caring for  
the carers*

# Balens Events & Retreats Insurance

Have you ever considered – “Would I be responsible if something happened to someone during a trip I had organised?”

It has become more commonplace for therapists and /or practitioners to widen the services they provide to their clients in the form of offering treatments and/or activities as part of a package trip or holiday: i.e. combining treatments/therapies and/or advice alongside accommodation, food, transportation etc.

Whilst the standard Professional Liability policy sourced by Balens covers you to attend a retreat or similar as a qualified therapist and/or practitioner to provide advice, teaching, treatments and/or activities only, it will not cover you if you organise the event.

Under the 2018 Travel Package Regulations, where an individual organises two or more elements of a trip which are combined together to form a single event that they sell to the general public they may incur other liabilities as they are considered to be acting as a Tour Operator.



## Other Balens Insurance Services...

- » Health Products Business Package
- » Household Insurance
- » Therapy Room/Surgeries Package
- » Products Liability
- » Clinics & Training Schools
- » Commercial Legal Expenses & Tax Package
- » Charities, Not-for-profit Organisations, Trustees Liability & Associations Cover
- » Accident or Accident & Illness Scheme
- » Schools & Educational Establishments
- » Shop/Salon Cover

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# BALENS

*Specialist Insurance Brokers*

Founded in 1950, Balens is an ethical, 4th generation, family-run brokerage collectively insuring over 100,000 clients across Europe. The Balens group, which includes ‘Balens Ltd’ for our UK clients and ‘Balens Europe B.V.’ for our European clients, has over 70 employees across our UK & Dutch offices.

BALENS pioneered specialist wordings for Health and Wellbeing Professionals in the early 90s and pride ourselves on the full range of services developed during that time to support our clients.

Our ethos, philosophy and founding principles are uncoloured by financial motives or political agendas and we try to be impartial at all times.

*Client support and service are the cornerstones of who we are and what we do.*

*David Balen*

*Chairman*



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