

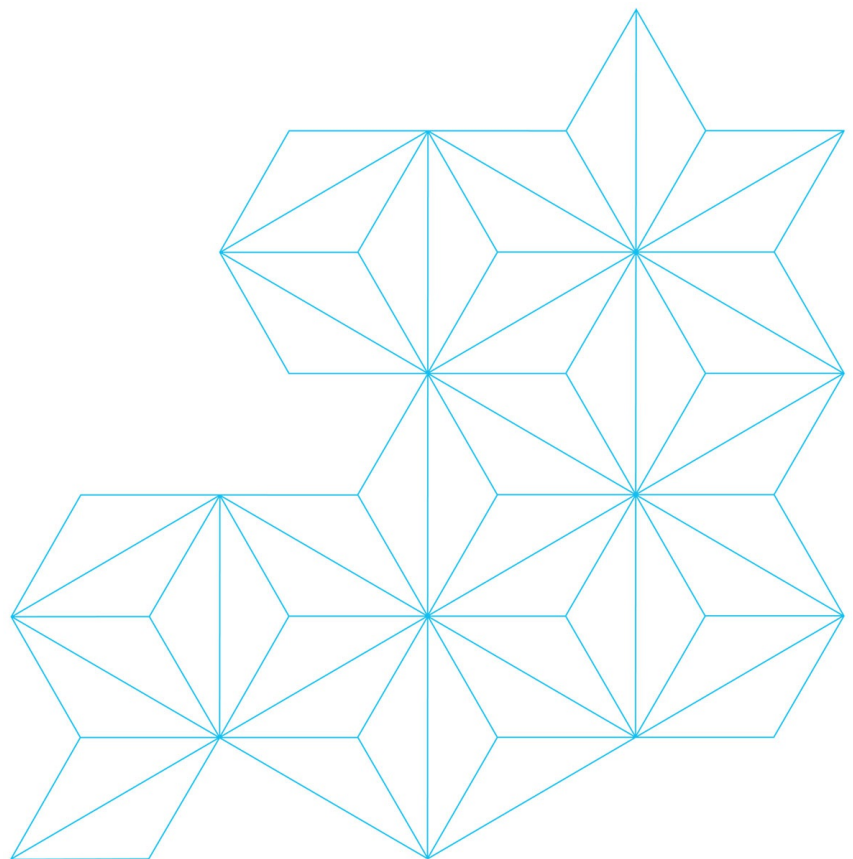
Schedule and Evidence of Professional Civil Liability Insurance

Name of Policyholder:	The Association of Hypnotherapy & Stress Management.
Customer Reference:	P23K2390
Policy Period: (both days inclusive)	From: 1st December 2023 To: 30th November 2024
Indemnity Limit:	£1,500,000
Public Liability Limit:	£10,000,000
Professional Services:	Professional Association (including, where appropriate, training, supervision, referral service, complaints handling)

Including, where applicable, the provision of supervision and training in these services.

Cover is provided by Liberty Mutual Insurance Europe SE – UK Branch under a Binding Authority with Unique Market Reference B1161LS16222 Master Policy Number AB087130W/ 02.

This Policy covers (subject to its terms and conditions) any civil liability arising from the professional services shown. It is, effectively, a combination of Professional Indemnity and Public Liability insurance. The indemnity limit applies to each and every claim.



Claims made basis

The policy is issued on a 'claims made' basis this means that it is essential that any claims or circumstances that might give rise to a claim are notified during the policy period in accordance with the terms of the policy wording, otherwise the right to cover under this insurance will be lost.

The cover will respond to a claim against you, or complaint to your professional association only if the policy is in force at the time claim or complaint is made against you, irrespective of the date when the events giving rise to the claim or complaint are alleged to have occurred. PROVIDED THAT:

1. when you took out the policy you were not aware of any circumstance that may give rise to a claim against you, or complaint to your professional association, subject to the Significant Exclusions below.
2. you tell us immediately (and in any event within 30 days of the expiry of the policy period) if you become aware of any claim against you or any complaint to your professional association, or circumstances that might give rise to a claim against you or any complaint to your professional association, as in both these cases any actual claim or complaint that subsequently arises will be considered as being made in the policy period in which you report it.

It is important that you bear these points in mind before allowing your policy to lapse because once you are aware of circumstance which might lead to a claim against you, or complaint to your professional association it can only be dealt with in the policy period in which you first became aware of it.

If you need to make a claim you can contact us on 01924 241945 similarly if you need to make any amendments to your policy or inform us of any changes in your circumstances you can contact us on the same number.

IMPORTANT

The insurance can only respond to a claim if the policy is in force at the time a claim is made against you. Therefore, you must immediately **contact Howden on 01924 241945** with details of any circumstances that you think may result in a claim being made against you.