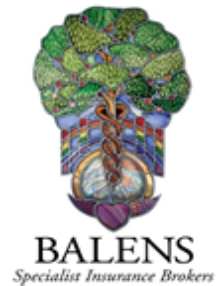


Balens Specialist Insurance Brokers



Moving your business online during the current Covid-19 pandemic

Balens appreciate and share the very real concerns about the impact of the Covid-19 virus and, like all other businesses, we are in uncharted waters. The impact of the government 'lockdown' measures whilst clearly necessary, are having a serious impact on businesses and individuals being able to provide services and support to clients. Balens have worked closely with JING for several years to provide an Affinity Scheme Insurance Package for their students and graduates. We have put together some considerations for practitioners who may be considering working remotely through this period.

It is important individuals and businesses follow current government guidelines and advice as well as the best practice advice of any associations or governing bodies you may be affiliated with. As an insurance broker, to advise on whether it is safe or practical for you to return to work unfortunately exceeds our remit. Due to the current social distancing measures in place many practitioners are considering, if not doing so already, moving aspects of their practice online. For those who have taken insurance cover through Balens, your policy will cover you for the activities noted on your insurance schedule and this will include cover for online consultations, advice, treatments or instruction providing the techniques used were covered by your training.

The Balens policy will respond as follows:

- Online content that is generic in nature and provided free of charge is covered as standard under the terms of the policy.
- For online or telephone consultations, advice or sessions including, but not limited to self-care advice, these too will be covered by the standard policy.
- The above cover is subject to all the standard terms and conditions of the policy. We would draw your attention here to the requirement to keep treatment records for every consultation treatment or session.

When to contact Balens

You will need to contact Balens regarding your policy:

- If you are providing online or telephone consultations, advice or sessions to clients in the USA and/or Canada. If this is the case, you will need to request to extend the terms of your policy. This can be accommodated, generally for no additional charge.
- If you have a policy extension that covers training resulting in the issue of a certificate of competency or qualification.

For Balens full statement on Covid-19 please refer to www.balens.co.uk/covid.

For any questions regarding your insurance policy through Balens or to receive a quote please email info@balens.co.uk