

22 October 2025

Mrs Maryna Kopeyko-Langlois trading as IntegrallyHealthy-U/HealthyFertility


Dear Mrs Kopeyko-Langlois,

Re: Block Scheme for Members of Association of Naturopathic Practitioners

Thank you very much for your payment of £94.52.

We have pleasure in enclosing the following documents for your attention:

- A policy schedule for your Professional, Public and Products Liability Policy
- A policy schedule for the Commercial Legal Protection Policy
- A policy schedule for your All Risks Policy

Your Online Account

By logging in to your account using your username (MarinaKL) and password on our online secure site (secure.balens.co.uk/), you'll be able to:

- Access all your policy documents in one place
- Make simple changes such as change your address, email address or phone number
- Renew your policy, where applicable
- Contact us via a simple form to let us know about any other changes to your policy

Please notify us as soon as possible if during the period of Insurance there are any changes in circumstances or in the material facts previously disclosed to us. Your policy is on a claims occurring basis, which means that if you stop the policy, it will always be in place if a claim was made at a later date for work done within the policy period and this is for an unlimited period of time. If discontinuing, kindly let us know the reason so we can mark your records accordingly.

Please be aware, you are responsible for disclosing complete and accurate information and every material circumstance which insurers require in connection with any proposal for insurance cover. If you do not make a fair presentation of the risk the policy may be avoided, written on different terms or a higher premium may be charged, depending on the circumstances of the failure to present the risk fairly.

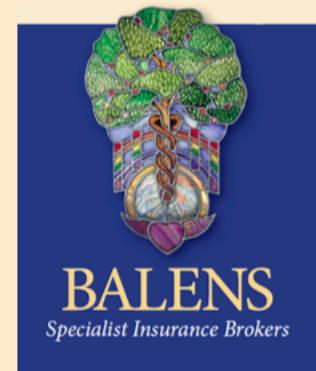
The policy has been issued, unless otherwise stated within the policy Schedule, on the understanding that you made a fair presentation of the risk to be insured.

Please remember in the event of a possible claim or incident please contact us. Please do not admit liability or mention that you are insured to a possible claimant. This enables insurers to protect your interests.

Your Policy Cover

"We care for the Carers"

Balens Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 305787. Balens Limited is registered in England and Wales. Company Registration Number 04931050. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, United Kingdom, DN22 7SW. Balens Limited is part of the PIB Group.



Your Policy Overview:

Professional, Public & Products

Liability Policy: ZUR-
ANP/25/11/195

ARAG Legal Expenses Package:
TS5/3536365

Contents & Equipment All Risks:
20251110734

Period of Insurance:

From: Nov 1 2025
To: Oct 31 2026

The Insurance price is made up of:

- Malpractice Premium - £39.20 inclusive of Insurance Premium Tax
- ARAG Legal Expenses Package - £8.96 inclusive of Insurance Premium Tax
- Contents & Equipment All Risks - £31.36 inclusive of Insurance Premium Tax
- Balen Admin/Documentation Charges - £15.00

Any Questions or Queries?

Please contact us on:

01684 580 771

Info@Balens.co.uk

Other Policies to Consider:

We have a wide range of insurance solutions to suit your needs.

You may be interested in the following:

Business Protection

Personal Accident & Sickness

Household Insurance

Bridge House, Portland Road,
Malvern, Worcs, WR14 2TA
www.balens.co.uk