

**CERTIFICATE OF PROFESSIONAL LIABILITY INSURANCE**

**Name of Insured:** Fiona Benson  
T/A Focus 4 Change

**Certificate Number:** BEFX38AM01

**Business:** See overleaf for details of therapies covered

**Company:** Royal & Sun Alliance Insurance Plc

**Master Policy Number:** RKK746572

**Period of Insurance:** From: 24 January 2014  
To: 23 January 2015

**Professional Liability  
Limit of Indemnity:** £1,000,000 any one claim but  
£1,000,000 in the aggregate in any one Period of Insurance in respect of  
Pollution or Contamination.

**In addition to any Therapy Related Endorsements the following Endorsements are applicable:**  
1, 2, 8

Professional Liability Insurance includes cover normally provided by Public Liability, Professional Indemnity, Product Liability and Libel & Slander Insurances.

**THIS CERTIFICATE FORMS PART OF AND ATTACHES TO THE POLICY WORDING. BOTH DOCUMENTS MUST BE READ TOGETHER.**

**Legal Expenses and Helplines:** This service is provided by ARAG Legal Services Limited and is available 24 hours per day, 365 days a year.

**Scheme Number:** 509717  
**Telephone:** 0844 581 0400

Please quote the Scheme Number when calling the Helpline and advise the operator of the service that you require.

**Operative Covers**

Employment Disputes (applicable to policyholders with employees)  
Employment Compensation Awards (applicable to policyholders with employees)  
Tax Protection  
Property  
Compliance and Regulation  
Employees' Extra Protection  
Contract & Debt Recovery  
Business Legal Advice Helpline  
Counselling Helpline

**Legal Expenses**

**Limit of Indemnity:** £125,000 per claim  
**Aggregate Limit** £1,000,000 per annum (Employment Compensation Awards)  
**Excess:** £250 in respect of Aspect Enquiries under Tax Protection  
£500 in respect of Contract Disputes if the amount in dispute exceeds £5,000

**Therapy / Activity**

Coaching  
Counselling

**Endorsements Applicable**

None  
None

**Please refer to the policy wording and attached endorsement sheet for the description of any Endorsements.**