

# Professional Liability CERTIFICATE OF INSURANCE

Incorporating Malpractice, Public & Products Liability

Arranged by DSC-Strand Limited  
Swithins, Tilford Road, Farnham, Surrey GU9 8HU  
Tel: 00 44 1252 735806 Email: enquiries@wellbeinginsurance.co.uk

<b>Policy Number:</b>	15413/G39/CS-C/6
<b>Insured:</b>	North East Sling Library (The)
<b>Baby Wearing Advisor/Consultant:</b>	Rachel Coy

<b>Insured's Activities:</b>
Sling Library, Baby Wearing Consultant Sling Lending/Hiring and advice (up to 5 Peer Supporters/Enablers or helpers automatically included)

<b>Extensions:</b>
Online Classes/Tuition/Working

<b>Limit of Indemnity</b>	<b>Babywearing Consultant</b>	<b>£7,000,000</b> in all, including costs & expenses
	<b>Sling Library</b>	<b>£1,000,000</b> in all, including costs & expenses

<b>Period of Insurance</b>	<b>19/03/2021 to 18/03/2022</b> (both days inclusive)
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This Policy is issued in accordance with the authorisation granted under **Agreement Number: B1011AULDSC2020**

Signed on behalf of the Insurers



Authorised Signatory

Date :

25/02/2021

# POLICY SCHEDULE

## Malpractice, Public & Products Liability

Attaching to and forming part of Policy Number: 15413/G39/CS-C/6

The Insured:	North East Sling Library (The)
Baby Wearing Advisor/Consultant	Rachel Coy
Insured's Address:	13 Bracken Way Meadowfield DURHAM DH7 8UZ
Jurisdiction:	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
Territorial Limits	Anywhere in the world ( <i>unless otherwise stated in your policy or any endorsement</i> )
Limit of Indemnity for Baby Wearing Advisor/Consultant	£7,000,000 <i>in all, including costs and expenses</i>
Limit of Indemnity Sling Library:	£1,000,000 <i>in all, including costs and expenses</i>
Excess:	£250.00 Third Party Property Loss/Damage Nil Injury
Premium:	£66.00
Insurance Premium Tax (IPT)	£7.92
Policy Fee	£25.00
Total Insurance Premium	£98.92
Retroactive Date	Not Applicable
Period of Insurance	From: 19/03/2021 To: 18/03/2022
Insured's Activities	Sling Library, Babywearing Consultant Sling Lending/Hiring and advice (up to 5 Peer Supporters/Enablers or helpers automatically included)
Extensions	Online Classes/Tuition/Working
Proposal Form/Statement Date:	12/02/2015
Claims Notified to:	DSC – Strand Limited Swithins, Tilford Road, Farnham, Surrey, GU9 8HU
Endorsements attaching to and forming part of this policy:	Babywearing 83a Online Classes/Tuition/Working

Signed on behalf of the Insurer in Farnham this day of 25/02/2021



Authorised signatory

This Policy is issued in accordance with the authorisation granted under **Agreement Number: B1011AULDSC2020**



**Attaching to and forming part of Policy Schedule Number: 15413/G39/CS-C/6**

## **Babywearing Endorsements**

### **Sling Library Third Party Liability Extension (Only applies if *Sling Library* is shown in the Schedule)**

This policy is extended to indemnify any (self-employed) Peer Supporter, Enabler or Helper working on behalf of the Insured during the Period of Insurance as though that Peer Supporter, Enabler or Helper were the Insured subject to that Peer Supporter, Enabler or Helper agreeing to be bound by the terms and conditions of this policy and subject to Insurers total aggregate liability under this policy remaining unaltered.

This clause confers benefits only upon the Insured as named in the Schedule and for the purposes of the contracts (Rights of Third Parties) Act 1999 it is hereby noted and agreed that the parties to this contract do not intend – this policy or any term of this policy or of any endorsement to be enforceable by any other person

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

### **Medical Advice Endorsement**

Excluding any claims arising from and/or relating to specific medical advice.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

### **Recommendation Exclusion**

Excluding any claims arising out of the recommendation of any goods or products by the Insured where their use is not in accordance with the manufacturer's intended specification.

All other terms, conditions, exclusions and limitations in this policy remain unaltered

### **Restriction Exclusion (Only applies if *Sling Library* is shown in the Schedule)**

Cover for Sling Libraries is restricted to lending, hiring and advice only and excludes any claims arising from repair, alteration or design and manufacture, unless such repairs are carried out by an independent third party with their own cover.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

### **Babywearing Consultants/Advisors & Peer Supporters/Enablers**

Excludes claims arising from the lending or hiring of Slings and Baby Carriers, unless additional Sling Library cover is also arranged.

All other terms, conditions, exclusions and limitations in this policy remain unaltered

### **Babywearing Consultants/Advisors & Peer Supporters/Enablers**

Excludes claims arising from Sling Dance or Sling Exercise.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

## Attaching to and forming part of Policy Schedule Number: 15413/G39/CS-C/6

### Endorsement 83a – Standard Online Tuition / Classes

For the purposes of this Endorsement, Exclusion 10 (h) of the Policy is hereby deleted and of no effect.

**(i) Live Interaction Consultations, Treatments and Classes held in real-time with live interaction between instructor/therapist and student/client conducted electronically**

Cover is hereby extended to include Consultations, Treatments and Classes held in real-time with live two-way visual interaction between instructor/therapist and student/client conducted electronically.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

**(ii) Non-Interactive Fitness Training, Yoga, Pilates, Tai Chi (Soft Form), Meditation and/or Mindfulness Classes/Instruction conducted electronically**

Cover is hereby extended to include Non-Interactive Online Classes/Instruction conducted electronically subject to:

- Activities restricted to Fitness Training, Yoga, Pilates, Tai Chi (Soft Form), Meditation and/or Mindfulness only;
- The application of a legal disclaimer stating that students' participation in the class/instruction is at their own risk and subject to and governed by English Law and the exclusive jurisdiction of the Courts of England and Wales;
- The provision of Online Classes/Instruction is via a secure platform/medium that requires a personal ID and password enabled by the Insured. **For the avoidance of doubt cover hereunder excludes any claims arising from and/or relating to YouTube posts or broadcasts (or via any other similar platform/medium) where the Insured cannot restrict access to specific students;**
- The participating students are already registered with the Insured and are known to them, or if new to the instructor have been pre-registered with a PARQ form or equivalent, or have received an initial assessment and have either been observed in a previous 1:1 or small online class setting, or in a previous physical class;
- Online Classes/Instruction must be suitable to be taught remotely and the Insured at each session must proactively discuss and encourage the students to practice in a suitable environment and spacious area;
- The Insured makes clear to whom the class is addressed, and the level of students aimed at i.e. Beginners, Intermediate, Experienced, Child with Parent/Guardian, etc.; and
- Records of sessions are maintained in accordance with Condition Precedent 3 of the Policy Wording.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

## Professional Liability Statement of Fact

**It is very important that you carefully read all of this statement.**

Your policy is based on the information you have provided to us, as shown in the Details below, and on the terms set out in the insurance policy.

This Statement of Fact, together with the details below and any other information provided by you or on your behalf before the commencement date of this policy, is incorporated in and forms the basis of your insurance policy and we have relied on this information in offering this policy to you on its current terms.

**WARNING – If any of this information is incorrect you must contact us immediately to ensure that we pass that information on to the underwriters. We reserve the right in accordance with the terms of your policy to amend the Premium and/or terms and conditions or cancel your policy if there is a material inaccuracy in this information.**

**If you fail to advise us that the information is inaccurate, we may avoid the cover, with the result that you would not have insurance for any Claims during the period. If you are in any doubt whether a fact is material, you should disclose it.**

<b>Contact Name:</b> Rachel Coy	
<b>Company Name:</b> North East Sling Library (The)	
<b>Insured Profession:</b> Sling Library	
<b>Address:</b> 13 Bracken Way Meadowfield DURHAM DH7 8UZ	<b>Tel No:</b> 0191 378 9768
	<b>Email:</b> rachel.coy@hotmail.co.uk
<b>Policy Number:</b> 15413/G39/CS-C/6	<b>Our Ref:</b> 15413

You and/or The Company's Proprietors, Directors or Partners have not had any claims made against them nor incidents that would give rise to a claim under this policy during the last 5 years as a result of any negligence or error or omission arising out of your business nor are you aware of any circumstances that may result in any such claim being made against you?
No company has declined your proposal, cancelled or refused to renew your policy or required special terms or conditions.
You and/or The Company's Proprietors, Directors or Partners do not have any convictions that are not spent under the Rehabilitation of Offenders Act.
You and/or The Company's Proprietors, Directors or Partners have never been declared Bankrupt or insolvent or been disqualified from being a company director.
You and/or The Company's Proprietors, Directors or Partners have never been subject to a disciplinary hearing or suspended from any Professional Organisation that is relevant to the activities covered by this policy.
You are resident in and your business operates from the United Kingdom of Great Britain and Northern Ireland, the Channel Islands or the Isle of Man.
All your Instructors/Therapists are qualified for the activities they undertake and these are kept up to date where applicable. <b>Insured Activities:</b> Sling Library, Baby Wearing Consultant Sling Lending/Hiring and advice (up to 5 Peer Supporters/Enablers or helpers automatically included) <b>Extensions:</b> Online Classes/Tuition/Working <i>In the event of a claim evidence of your relevant training/qualification(s) will be required.</i>
This insurance provides for the Sling Library itself and any declared Peer Supporter/Enablers, as well as declared Baby Wearing Advisors/Consultants. Additional Baby Wearing Advisors/Consultants that provide one to one consultancy or in-depth advice about Baby Wearing and who join the Sling Library during the year must have the requisite cover too, for the Sling Library cover to remain valid. It is recommended that a mechanism be introduced to ensure that this is checked annually and whenever a new Advisor/Consultant is engaged. Please note this policy does not include Employers Liability cover, which is available separately.

Effective Date: 19/03/2021
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**Please keep this Statement of Fact for your records together with your Policy documents**