



**CERTIFICATE OF PROFESSIONAL INDEMNITY AND PUBLIC LIABILITY INSURANCE**

<p>Policy Number</p>	<p>50787</p>
<p><b>TRADE or BUSINESS</b></p>	<p><b>Angel Card Reading</b>  Learning how to communicate and receive messages from guides, spirits, angels and the afterlife through the use of cards, in a similar fashion to Tarrot, where the cards used have assumed meanings that are shared with clients.</p> <p><b>Acting Tutor</b>  Acting as a teacher or tutor involved with fundamental acting techniques, specialized voice training and the development of physical movement skills required for a drama setting – usually for TV, film and theatre.</p> <p><b>Angel Therapy</b>  Angel Therapy is a non-denominational spiritual healing method that involves working with a persons guardian angels and archangels, to heal and harmonize every aspect of life.</p> <p><b>Arbitrator</b>  An alternative course of dispute resolution where a private, neutral person is chosen to arbitrate a disagreement, as opposed to a court of law. An arbitrator could be used to settle any non-criminal dispute, and many business contracts make provisions for an arbitrator in the event of a disagreement. Generally, resolving a disagreement through an arbitrator is substantially less expensive than resolving it through a court of law.</p> <p><b>Astrology</b>  A group of systems, traditions and beliefs in which knowledge of the relative positions of celestial bodies and related details is held to be useful in understanding, interpreting and organizing information about personality, human affairs and other terrestrial affairs. Put another way, the art of understanding the correlation between celestial events and human experience.</p> <p><b>Breath Therapy</b>  Breath Therapy is a personal development tool — a key ingredient in physical, emotional and mental health. Breath Therapy uses a variety of circular and conscious connected breathing techniques and process exercises to bring physical and emotional stress to the surface for release and integration. This clearing of blocked energy, negative beliefs and outworn habit patterns, unifies and integrates the body, mind, and spirit.</p>

**Business Coach**

The role of the Business Coach is to coach business owners to improve their business through guidance, support and encouragement. They help the owners of small and medium sized businesses with their sales, marketing, management, team building and so much more. Just like a sporting coach, your Business Coach will make you focus on the game.

**Career Coaching**

Career Coaching deals with the issues that surround an individual's career. This includes assessment of client values, skills, careers and personality for the purpose of designing an ideal work/job profile. Designing and creating with the client an ideal work profile which includes outlining type of work to be performed, work environment, personality traits, etc. Assisting with resume and CV editing and revision, interview preparation and practice, networking preparation and practice.

**Channelling**

Channelling is described as learning how to communicate and receive messages from guides, spirits, angels and the afterlife.

**Chi Kung**

Chi Kung is the art of developing vital energy particularly for health, vitality, mind expansion and spiritual cultivation. The Chi Kung exercises utilise deep breathing, although this should never involve holding the breath or forcing the movements.

**Coaching - Life and Executive Coaching**

A personal service to an individual or group that is non-judgemental, non-directional and does not provide advice or direction, but will assist to perform, challenge, stimulate and guide. No cover is provided for Sport Coaching or Financial Coaching.

**Coach Supervisor**

Supporting and supervising the development of new and experienced Coaches. Coaching is generally described as: A personal service to an individual or group that is non-judgemental and non-directional but will challenge, stimulate and guide the person being coached towards their stated aims and goals.

**Coach Trainer or Tutor**

Acting as a teacher or individual tutor to train Coaches but excluding any liability arising from the management and control of a Training Establishment, Clinic or College. Coaching is defined as a personal service to an individual or group that is non-judgemental, non-directional and does not provide advice or direction, but will assist to perform, challenge, stimulate and guide, but specifically excluding Sport Coaching and Financial Coaching.

**Courtroom Coaching**

As taught and franchised by Noble Manhattan - Courtroom Coaches specialise in coaching people preparing to go to court. The aim of the Courtroom Coach is to work with a client to help them feel at ease and able to cope with the pressures of actually standing up in court as well as the outcome of the case. All Courtroom Coaches are qualified coaches who have undergone special training to understand the pressure the client is under -

they offer no legal advice.

### **Dowsing**

To dowse is to search, with the aid of simple hand held tools or instruments, for that which is otherwise hidden from view or knowledge. It can be applied to searches for a great number of artefacts and entities. It is most commonly known by most people in association with searching for underground water; not surprising considering the absolute need for water by man and his animals and cultivated plants which sustain him. Dowsing has been defined by Major-General Jim Scott-Eliot, in his book *Dowsing - One Mans Way* as: The ability to use a Natural Sensitivity which enables us to know things we cannot know by the use of the day to day brain or by learning, by experience, or by the use of the five physical senses

### **Educational Consultant**

Educational consultant working within and consulting in an educational establishment where the work undertaken is:  
Observation of the pupil  
Use of assessment tools to record progress and inform planning  
Discussion of the pupil with school staff  
Provide advice on differentiation across the curriculum  
Provide advice on individual education plans, targets, strategies, teaching methods and resources  
Devise and supervise specific individual programme of work  
Demonstrate specific approaches and resources  
Staff training

### **Encounter Groups**

A typically unstructured psychotherapy group in which the participants seek to increase their sensitivity, responsiveness, and emotional expressiveness, as by freely verbalizing and responding to emotions

### **First Aid at Work training**

Training First Aid at Work according to the HSE guidelines. Subject to the trainer being approved by the HSE to undertake First Aid training. This is a recognised qualification. More information here: <http://www.hse.gov.uk/pubns/indg214.pdf>

### **Guided Self Healing**

Guided Self Healing (GSH) is a unique integration of traditional and body-centered psychotherapies, energy healing and spirituality, which works deeply and efficiently to help you: Become self accepting  
Resolve difficult symptoms at their root cause  
Discover the wisdom and learning in your life stories  
Increase your access to your own deep wisdom  
Live with greater health, happiness and choice  
While people usually come to GSH for symptomatic relief, GSH practitioners have come to discover that the deepest healing arises when people are able to become aware of, allow and accept all of who they are. To do this, practitioners have learned it is necessary to consider every level and dimension of our lives in order to affect deep and lasting healing.

### **Healing Dowsing**

To dowse is to search, with the aid of simple hand held tools or instruments, for that which is otherwise hidden from view or knowledge. It can be applied to searches for a great number of artefacts and entities. It is most commonly known by most people

in association with searching for underground water; not surprising considering the absolute need for water by man and his animals and cultivated plants which sustain him. Dowsing has been defined by Major-General Jim Scott-Eliot, in his book *Dowsing - One Man's Way* as: The ability to use a Natural Sensitivity which enables us to know things we cannot know by the use of the day to day brain or by learning, by experience, or by the use of the five physical senses

### **Hypnotherapy**

Hypnotherapy processes interact directly with inner consciousness to find core issue causes of problems in a client's life. Clients can examine beliefs and thought processes that are giving rise to emotional, physical, mental and spiritual problems and make changes at the core level from which the outer manifestation originates. With changes at the inner levels of consciousness the outer projection changes. No cover is provided against claims that arise as a result of staged shows for entertainment purposes.

### **I-Ching Readings**

Learning how to communicate and receive messages from guides, spirits, angels and the afterlife through the use of coins or yarrow stalks to cast a pattern known as a hexagram of the I-Ching. Similar to tarot cards, oracle cards or numerology, the I-Ching hexagrams have assumed meanings that are shared with clients.

### **Kundalini Yoga**

Kundalini Yoga, the Yoga of Awareness, consists of simple yogic techniques that can be enjoyed by everyone, no matter age or physical ability. It is a complete science that includes breath (pranayam), yoga postures (asanas), sound, chanting (mantra) and meditation. It is designed to provide you with the experience of your highest consciousness through the raising of your Kundalini.

### **Leadership training**

The training of leadership. Leadership is the ability to facilitate action and guide change by individuals in groups or organisations. To lead is to direct, supervise, encourage, inspire, and co-ordinate. A good leader develops personal leadership skills and encourages and trains new leaders who will follow

### **Life Coaching**

A personal service to an individual or group that is non-judgemental, non-directional and does not provide advice or direction, but will assist to perform challenge stimulate and guide. No cover is provided for Sport Coaching

### **Lymph Drainage Massage**

A form of massage therapy applied to parts of the body or successively to the whole body, to aid the process of lymphatic drainage. It can be used to clear congestion, waste and fluid from the system. It can boost the immune system, reduce fluid retention and help detoxify the body.

### **Management Consultant to the Social Care Industry**

Acting in a business advisory role as a management consultant to the Social Care Industry.

**Manual Lymphatic Drainage**

Manual Lymphatic Drainage (MLD) is an advanced therapy in which the practitioner uses a range of specialised and gentle rhythmic pumping techniques to move the skin in the direction of the lymph flow. This stimulates the lymphatic vessels which carry substances vital to the defence of the body and removes waste products. It can boost the immune system, reduce fluid retention and help detoxify the body.

**Management Training - appraisal skills**

To equip managers with the skills and tools required to prepare, deliver and evaluate performance appraisal on others

**Management Training and advice on communication skills**

Advice about and the training of the individuals ability to influence, motivate, inspire and communicate with others in the work place.

**Management Consultancy**

Management Consultancy can mean many things. The cover offered under this business practice is strictly subject to the following definition. The training and advice to individuals and teams in tools and processes to improve the business value of management decisions, facilitation of decision making exercises, review and assurance of recorded decisions made (e.g. business cases and project plans). The following Exclusion applies The COMPANY will not be liable for any liability caused by or arising out of or in connection with i) Independent financial advice ii) Mortgage or investment advice iii) Economic forecasting on which investment decisions are based This Exclusion applies to the Professional Indemnity Insurance Section only.

**Management Training - disciplinary skills**

Training individuals or groups to understand and undertake effective disciplinary processes, implementation and procedures in the work place

**Management Training - interview skills**

Training individuals or groups to understand the techniques necessary in order to undertake effective interviewing and the implementation and procedures to improve interviewing in the work place

**Management Training - performance skills**

Training individuals or groups to understand performance and undertake effective processes, implementation and procedures to bring about greater performance in the work place

**Management Training - personal effectiveness**

Training individuals or groups to understand personal effectiveness and undertake effectiveness processes, implementation and procedures to bring about greater effectiveness in the work they perform

**Management Training - presentation skills**

Training individuals or groups to understand effectiveness visual, verbal and written presentation and personal projection in the work place

**Management Training - self management**

The training of the individual to self manage themselves effectively, without the need for outside influences, in the work place

**Management Training - team leadership skills**

The training of leadership in the work place. Leadership is the ability to facilitate action and guide change by individuals in groups or organisations. To lead is to direct, supervise, encourage, inspire, and co-ordinate. A good leader develops personal leadership skills and encourages and trains new leaders who will follow

**Management Training - team working**

The training of individuals to work effectively within groups

**Management Training - time management**

The training of the individual to self-manage their time effectively without the need for outside influences, and thus become more effective, in the work place

**Management Training - sales**

The training of the individual in the processes and practices of sales and how to become an effective salesperson

**Management - setting up & running a small business**

The training of the individual in the knowledge of and dealing with the various elements needed to set up and run a small business. Excluding any financial advice.

**Marketing Consultant**

Provide general marketing advice including where and when to place advertising and promotions, type of messages to attract desired target market and brand image (logo) and the management of implementation including copywriting, briefing designers and printers and project managing the process to deliver ads, mail shots, brochures, leaflets, press releases etc. Cover is provided strictly on the condition that the practitioner does NOT undertake ANY direct marketing work and this would include the following: Telemarketing: The act of selling, soliciting or promoting a product or service over the telephone Database management and list broking: The creation of a database to the clients specification or updating of existing data, eliminating mailing wastage that results from out of date contact information. Information fields can also be added to enable capture and reporting of information specific to the clients requirements, thus allowing in depth analysis of the client database, and highly selective customer mailing lists. Mail shots are mailings to potential customers to create new business or to existing clients to promote a product. These can involve huge numbers of mailings at any one time. Text messaging and the Internet are now also used in addition to the traditional postage method.

**Massage**

Massage is the practice of applying structured or unstructured pressure, tension, motion, or vibration manually or with mechanical aids to the soft tissues of the body, including muscles, connective tissue, tendons, ligaments, joints and lymphatic vessels, to

achieve a beneficial response. A form of therapy, massage can be applied to parts of the body or successively to the whole body, to aid the process of injury healing, relieve psychological stress, manage pain, and improve circulation. Where massage is used for its physiological, mental, and mechanical benefits, it may be termed "therapeutic massage" or manipulative therapy.

### **Mediation/Conciliation**

Involves an independent mediator (someone who doesn't take sides and who won't gain or lose anything by the outcome). They will help you and the other person or company find a solution to the problem. You and your opponent, not the mediator, decide what will happen and the terms of any agreement you make. But the process is voluntary so you cannot force the other person or organisation to take part. Mediation and conciliation themselves are not binding, but they can be made binding if there is a signed mediated agreement. What is said in a mediation session is confidential, so it cannot be used in court later. Only the resulting agreement can be enforced by the court. In practice, people tend to keep to a mediated agreement because they have prepared its terms themselves. You can use mediation and conciliation for a range of different problems

### **Mediation, arbitration or adjudication chambers**

Providing and managing the services of suitably qualified mediators, arbitrators and adjudicators currently practising in the UK and elsewhere.

### **Meditation guidance**

The teaching of or guidance in meditation which is described as a state of concentrated attention on some object of thought or awareness. It usually involves turning the attention inward to the mind itself. Meditation is often recognized as a component of Eastern religions, having originated in Vedic Hinduism. It has also become mainstream in Western culture. It encompasses any of a wide variety of spiritual practices which emphasize mental activity or quiescence. Meditation can be used for personal development, or to focus the mind on God (or the Gods). Many practice meditation in order to achieve peace, while others practice certain physical yogas in order to become healthier.

### **Mediumship**

Mediumship is described as learning how to communicate and receive messages from guides, spirits, angels and the afterlife.

### **Mentoring**

The process in which an experienced colleague is assigned to an inexperienced individual and assists in a training or general support role

### **Neuro Linguistic Programming**

NLP is the acronym for Neuro Linguistic Programming. The goal-oriented approach to problem-solving and modelling success developed by Richard Bandler and John Grinder, characterised by a focus on structure and process rather than content.

### **Neuro Linguistic Programming Training**

Acting as a teacher or individual tutor to train NLP but excluding

any liability arising from the management and control of a Training Establishment, Clinic or College. NLP is the acronym for Neuro Linguistic Programming. The goal-oriented approach to problem-solving and modelling success developed by Richard Bandler and John Grinder, characterised by a focus on structure and process rather than content.

### **NUMEROLOGY**

Numerology is the study of the symbolism of numbers. It is claimed that it can be used to determine a person's personality, strengths and talents, obstacles, inner needs, emotional reactions and ways of dealing with others. Whether you use numerology to examine your life, take advantage of unexplored opportunities, confirm your talents or simply figure out where to go next, practitioners claim numerology can be a penetrating tool that helps you understand yourself and loved ones better, presenting the whole picture, revealing all the diverse parts of your personality and how they come together to create the person you are.

### **Ordained Minister**

An Ordained Minister is one who has been certified by a reputable organisation as a Metaphysical/Spiritual/Holistic Healer and who has completed the further education and performance requirements which evidence their ability and qualification to administer to the needs of others, conduct worship services to perform dedications, funerals, Baptisms, weddings and blessings and all other duties that devolve upon him or her as a Minister/Servant of God(dess). Including: Pastoral care, pastoral/spiritual (problem) counselling, healing prayer, seminars, lectures, teaching of meditation, healing, psychic/spiritual development, etc. throughout this country and in the EU, mediumship, psychic readings, healing, channelling. No cover is provided if the substance of the claim could fall under the provisions of the Unfair Trading Regulations 2008.

### **Organising business activities**

Providing the following services (but NOT as an employee) to small companies. The administrative and clerical tasks involved with managing a clerical team, design and manage internal management processes, interview, recommend and train new clerical employees (but NOT make final employment decisions), process paperwork, record accounts, design and support IT, deal with the clerical aspects of complaints (but not the actual complaint determination) respond to enquiries and support the management when they are unavailable.

### **Paranormal Practitioner**

The investigative study of paranormal activity undertaken by an experienced paranormal practitioner, provided without warranty.

### **Personal safety training**

A practical and down to earth approach to personal safety the purpose of which is to reduce the amount of abusive and violent incidents in the local and national community through empowerment and education. The training is for services, agencies and organisations and the voluntary sector as well as individuals, families and small groups. Cover is provided the practitioner is a qualified teacher and PBUK endorsed trainer. This

training reflects Theme 1 in Protective Behaviours in that "We all have the right to feel safe all the time", therefore participants are never asked to say or do anything that would lead them to feeling unsafe and with this right comes the responsibility to observe other people's right to feel safe.

### **Palmistry**

Making predictions using the hands and the lines in the hands about the past, the present and the future.

### **Pendulum Dowsing**

To dowse is to search, with the aid of simple hand held tools or instruments, for that which is otherwise hidden from view or knowledge. It can be applied to searches for a great number of artefacts and entities. It is most commonly known by most people in association with searching for underground water; not surprising considering the absolute need for water by man and his animals and cultivated plants which sustain him. Dowsing has been defined by Major-General Jim Scott-Eliot, in his book Dowsing - One Mans Way as: The ability to use a Natural Sensitivity which enables us to know things we cannot know by the use of the day to day brain or by learning, by experience, or by the use of the five physical senses The pendulum is one of many tools that a dowser might use. Their simplicity makes them an ideal choice - simply a weight suspended by a thread.

### **Personal Development**

Personal development (also known as self-development or personal growth) comprises the development of the self

### **Psychic readings**

Information and predictions employed by those who claim to have psychic abilities - PROVIDED THAT: this is not practiced on TV/radio or other media shows.

### **Psychology**

Psychology is the science of the mind. The human mind is the most complex machine on Earth. It is the source of all thought and behaviour. Psychology attempts to explain why humans think and behave in the way that they do and the many branches of psychology, which are extremely wide-ranging, are inevitably linked together.

### **Reiki**

Reiki (pronounced Ray-Key) is a system of Enlightenment and a Hands on Healing art developed in the early 1900s by Mikao Usui in Japan. It is an art that is passed from Master to student. The word Reiki comes from two Japanese words - Rei and Ki, meaning Universal Life Force Energy. The term "Reiki" is used to describe both the energy and the Usui system of using it. The original system by Usui was called Usui Reiki Ryoho

### **Relationship Consultant**

Consultation, advice, training on the management of inappropriate behaviour in relationships in particular where relationships have, or are about to, break down. Such consultation, advice and training may be appropriate for, but is not limited to, parents and their teenage children, or the staff of educational establishments and

students or pupils in their charge. The outcomes sought are a change in behavioural patterns and this often involve a change of thinking on the part of both parties. Please note: The following special conditions apply to this form of cover: The Insurers shall not be liable for any claim or costs or expenses arising from sexual harassment, sexual molestation, racial discrimination, physical abuse and emotional abuse

#### **Relaxation therapy**

The use of simple relaxation and breathing exercises to enable an individual to relax

#### **Report Preparation**

To prepare and or audit a report(s) as disclosed to and agreed in writing by the underwriters agents. Subject to: The report writing role ends at the report writing audit stage and the writer is not responsible for ensuring that the plan is carried out in the correct manner. Please note that all cases for this class of cover are considered on an individual basis, so acceptance of cover for this class of business area is NOT automatic.

#### **Market Research Consultant**

Working as a market researcher as a member of, or adopting the core principals of, the Code of Conduct of the MRS. Cover is conditional upon and strictly subject to all activity being research only.

#### **Runes**

The runes are an ancient alphabet developed by the Norse and later expanded by the Anglo-Saxons. Each letter has an associated meaning. Typically drawn or carved onto small discs of wood the runes are dropped onto a cloth and the patterns they make are then interpreted. Rune reading revolves around the belief that the runes can be used to gain insight into the past, current and possible future situations of the subject. Some believe they are guided by a spiritual force, such as Gaia, while others believe the runes help them tap into a collective unconscious or their own creative subconscious.

#### **Secretarial/admin or PA**

Secretarial work involving: Data work: inputting and managing/producing data. Book-keeping: Some basic book-keeping but not full time. Telephone: Answering/making telephone calls as required. Diary management: Arranging meetings. Travel arrangements: Making travel/hotel bookings.

#### **Team Building Exercises**

Team building activities: typical example is group of participants need to work together to get from one box/platform to another via a smaller box/platform using just 2 planks of wood. Platforms/boxes are approx 6"-12" high. The problem is solved by a specific use and order of the equipment and participants. Another team building activity is seeing how many people can stand in a 1m square box. They work together to work out how best to support/counter balance each other to get the best result. Trust Falls: Participant falls backwards off of a table or other stable platform and is caught by fellow participants. There is a very specific way to both fall and catch and close facilitation ensures

this and thus reduces any associated risks. Please note the following exercises ARE SPECIFICALLY EXCLUDED from cover: Wood Breaking, Concrete Block Breaking, Glasswalking, Firewalking, Needle through the Hand, Bar Bending.

**Teaching acting**

Acting as a teacher or tutor involved with fundamental acting techniques, specialized voice training and the development of physical movement skills required for a drama setting – usually for TV, film and theatre.

**Thai foot massage**

Thai Foot Massage is a massage of the hands, legs and feet that originated in Thailand about 2000 years ago. It is a part of traditional Thai massage and has elements of Shiatsu, Chinese massage and Yoga incorporated into the massage itself

**Train the Trainer**

Training the trainer of disciplines, therapies or business practices that are covered under this policy.

**Tutor**

Acting as a tutor for any of the business practices we cover, subject to that business practice being taught also listed as covered, and including the issue of associated qualification strictly subject to the insured have the required and appropriate education, qualification and authority to issue formal qualification.

**Voice tutor, training and teaching**

Voice tutor, training and teaching - Acting as a teacher or tutor involved with specialised voice training for public speaking and group presentations, recording, TV, radio, film and theatre.

**Appreciative Inquiry**

Appreciative Inquiry (AI) is a specific approach to organisational development equipping people and systems with a greater capacity for change, renewal and focused performance. Cover is conditional and dependant upon there being no guarantees as to the effectiveness or results of the procedure.

**Educational Coaching and Tuition**

Providing additional teaching facilities such as lectures, tutorials and examination materials and marking on formal subjects to University undergraduate level up to, but not beyond the formal qualification held by the teacher.

**UK Paranormal Practitioner**

The investigative study of paranormal activity undertaken by a member of a club belonging to, or affiliated to, the UK Paranormal Association providing such activity is conducted on behalf of the Association, with their consent using the aims and methodology promoted and approved by the Association.

**and no other for the purpose of this policy**

Date of commencement of insurance	19 December 2012

Date of expiry of insurance	18 December 2013 expiring at Midnight
Limit of Indemnity	£ 1000000

Signed for and on behalf of



**Insurances**

Groupama Insurance Company Limited

A handwritten signature in black ink, appearing to be "François-Xavier Boisseau", written over a set of horizontal lines.

François-Xavier Boisseau  
Chief Executive Officer

Groupama Insurance Company  
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Member of the Association of British  
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by the Financial Services Authority

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