

16 January 2026

Mr Kulwant Khaira
14 Fitz Roy Avenue
Birmingham
B17 8RS

Dear Mr Khaira,

Re: Block Scheme for Members of BANT - British Association for Nutrition and Lifestyle Medicine

Thank you very much for your payment of £70.98.

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 Individual Personal Accident Policy

Your Online Account

By logging in to your account using your username (kalkhaira) 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

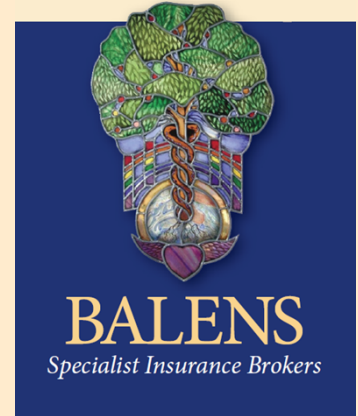
Please notify us as soon as possible if during the period of Insurance there are any changes in circumstances or in the material facts previously disclosed to us. Your policy is on a claims occurring basis, which means that if you stop the policy, it will always be in place if a claim was made at a later 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



Your Policy Overview:

Professional, Public & Products

Liability Policy: ZUR-

BANT/26/01/40

ARAG Legal Expenses Package:

TS5/3536365

Personal Accident Policy:

KA017Z19A000

Period of Insurance:

From: Jan 13 2026

To: Jan 12 2027

The Insurance price is made up of:

- Malpractice Premium - £22.83 inclusive of Insurance Premium Tax
- ARAG Legal Expenses Package - £11.95 inclusive of Insurance Premium Tax
- Personal Accident - £11.20 inclusive of Insurance Premium Tax
- Balen Admin/Documentation Charges - £25.00

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

“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.

Please refer to your policy wording for full details of all sections of cover, conditions, exclusions and extensions. We would like to highlight Condition 2, Section A that outlines the record keeping requirements of the policy. It is important to familiarise yourself with all Conditions - Section A (pages 30 - 33) in the Balens Health Professionals Combined Liability Insurance policy wording. Full policy wordings can be viewed by following the links below. Alternatively, please contact Balens for a posted copy of the relevant wording, free of charge.

- Professional Liability & Malpractice policy wording: www.balens.co.uk/Zurich/CombinedLiabilityPW.pdf
- Commercial Legal Protection policy wording: www.balens.co.uk/ARAGLegalProtectionUK

Balens pride ourselves on the fact that our **Professional Liability policy wording is one of the widest available on the market** and **includes important features** that other policies may not. Our ongoing commitment is to keep evolving our specialist service to you. We offer a range of services that we hope may be of interest to you. Please contact us for a full information pack.

We look forward to being of service to you. If you have any queries please do not hesitate to contact us.

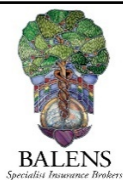
Yours sincerely,



Joy Harrison

For Josh Balen
BALENS

“We care for the Carers”



BANT - British Association for Nutrition and Lifestyle Medicine



SCHEDULE

Policy Number: ZUR-BANT/26/01/40

1. INSURED: Mr Kulwant Khaira
2. ADDRESS: 14 Fitz Roy Avenue, Birmingham B17 8RS
3. ACTIVITIES: Breathwork (Student case study work including other work prior to getting the qualification); Nutritional Therapy
4. PERIOD OF INSURANCE: From: **Jan 13 2026** To: **Jan 12 2027** (both dates inclusive)
5. POLICY FORM REFERENCE: ZCX513AA
6. NOTICE OF CLAIM TO: Balens Ltd, Bridge House, Portland Road, Malvern, Worc. WR14 2TA
Helpline: 01684 893 006

Important: See Policy Wording for Definitions, Conditions and Exclusions

Devised & arranged by BALENS and underwritten by Zurich Insurance Company Ltd in accordance with the authority granted

SECTION A – PROFESSIONAL LIABILITY & MALPRACTICE

Operative

Policy Cover

Claims made in relation to the Insured's Practice or Business as per proposal or declaration submitted, or as otherwise advised in respect of work performed prior to the expiry date of the policy and subject to policy terms and conditions.

(A1) Breach of Professional Duty; Malpractice; Professional Indemnity; Good Samaritan Acts and First Aid.

(A2) Public Liability.

(A3) Products Liability. Various other extensions to apply as per policy document.

Premium

Premium: **£20.38**
Insurance Premium Tax: **£2.45**
Total: **£22.83**

Retrospective Cover

Unlimited cover for previously insured work performed as per extension 4 & 4a in the policy wording.

Conditions

Not Applicable

Limit of Indemnity

Section A1 Professional Liability: £6,000,000

And

Section A2 Public Liability: £6,000,000

Any one claim per section of cover and unlimited number of claims during the period of insurance. In addition to the limit of indemnity the insurer will pay costs and expenses.

Section A3 Products Liability: £6,000,000

For the aggregate of all claims during the period of insurance. In addition to the limit of indemnity the insurer will pay costs and expenses.

Excess

Nil

SECTION B – PERSONAL ACCIDENT

Operative

Premium

Premium: **£10.00**
Insurance Premium Tax: **£1.20**
Total: **£11.20**

ITEM	DESCRIPTION	BENEFIT LIMIT
B1.	Death	£25,000
B2.	Loss of limb (one or more)	£25,000
B3.	Loss of Sight	£25,000
B4.	Total loss of hearing (in both ears) or total loss of speech	£25,000

B5.	Total loss of hearing in one ear		£25,000
B6.	Permanent total disablement		£25,000
B7.	Permanent partial disablement (as specified in the Policy Wording)	Up to	£25,000

SECTION C – BUSINESS EQUIPMENT ‘ALL RISKS’

Not Operative

- **Sum Insured:** Not Insured
- **Excess:** £100 per claim

Premium

Premium:	£0.00
Insurance Premium Tax:	£0.00
Total:	£0.00

Signed on behalf of INSURERS:

J Balen

Date: 16 January 2026

Underwritten by Zurich Insurance Company Ltd a public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.



BANT - British Association for Nutrition and Lifestyle Medicine

ARAG COMMERCIAL LEGAL PROTECTION PACKAGE

Devised & arranged by BALENS and underwritten by ARAG Legal Expenses Insurance Company Limited, who provide the legal protection insurance under your policy.

The legal advice service is provided by ARAG Law Limited and/or a preferred law firm on behalf of ARAG.

SCHEDULE OF INSURANCE POLICY NUMBER TS5/3536365

The Insured:	Mr Kulwant Khaira	
Postal Address:	14 Fitz Roy Avenue, Birmingham B17 8RS	
Limit of liability:	£100,000 for all claims resulting from one or more event arising at the same time or from the same originating cause	
Policy Cover:	Pre-disciplinary Hearings cover	Insured
	Disciplinary Hearings cover	Insured
	Legal Defence	Insured
	Tax protection	Insured
	Statutory licence appeal	Insured
	Tax Protection and Advice and Assistance Helplines, consisting of: Euro Law Legal Advice, Tax Advice and Counselling. To contact ARAG for the services (except Counselling), phone ARAG on 0344 893 6911. To contact the Counselling helpline, phone ARAG on 0344 893 9012.	
Business Description:	Breathwork (Student case study work including other work prior to getting the qualification); Nutritional Therapy	
Excess:	nil	
Period of Cover:	Jan 13 2026 until Jan 12 2027 (both dates inclusive)	
Premium:	£10.67 Insurance Premium Tax: £1.28 Total £11.95	
Notice of Claim to:	Balens Limited, Bridge House, Portland Road, Malvern, Worcester WR14 2TA	

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

ARAG Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

Certificate issued in Malvern, 16 January 2026 by BALENS