



Balens Insurance South Africa

Specialist Insurance for Health, Fitness,
Wellbeing & Beauty Professionals

Proposal Form,
Summary of Cover
and Rates



BALENS
INTERNATIONAL

Specialist Insurance Brokers

www.balensinternational.co.za



Who are Balens..?

- Balens are a well Established, fourth generation, family-run business which has been built on solid roots going back to 1950, and have grown during that time to its' present size mainly through recommendation.
- We were Pioneers in the development of top quality cover, at a time when these were not easily available, for Health Professionals specialising in Complementary Therapists with special rates and industry leading cover. We have been developing and improving our range for over 25 years in this speciality – often copied, never bettered!
- When you deal with Balens you will receive expert advice and claims service from one of the largest independent Natural Health Professional Specialist Brokers in Europe.
- Due to high demand we are now operational in South Africa with a local office, supporting team and staff.
- We offer consultancy and a Personal Approach in these days of growing impersonality and aim to offer a friendly, listening approach to our clients' needs.
- We are an ethical company dedicated to customer care and are not solely motivated by profit.

What can we offer..?

- Balens are Market Leaders in development and improvement of wordings for Natural Medicine & Wellbeing Professionals. Our policy wordings are the widest available on the market and include important features that other insurance packages on the market may not include. For example in addition to Malpractice, we cover Professional Indemnity, Public / Products Liability, Breach of Confidentiality, Loss of Reputation, Loss of Documents, etc. against you.
- Premiums are very competitive, cover is very comprehensive.
- We can also insure your premises, contents and other personal / commercial insurances if required and have Personal Accident cover available.
- All types of Comprehensive Insurance solutions for Complementary Medicine & Wellbeing Therapists, Medical Auxiliary Professionals, Health-related Businesses, Organisations, Beauty Therapy Professionals and many other Health Professionals on an individual basis or as part of a customised block scheme arrangement.
- South African policies are designed to comply with local Legislation. Our South African clients get a local service.
- We offer Sympathetic and expert help in event of an incident occurring from specialist intermediaries. Our experience in helping lift the burden and giving skilled advice to avoid problems when we are advised of a possible claim circumstance is second to none, and we would place this feature above all others. At the time when you need it most, and when you feel vulnerable, we are there to support you. Our approach is different in that we will help you deal with these initially without resort to attorneys, and our Insurers will not just pay a claim quickly to reduce their costs, as can easily happen. Practitioners want their version of a case to be considered. Their reputation, and of course the reputation of the Therapy, could be affected as a result of claims paid for as a matter of expediency.
- Many well-known and respected organisations use our services. David Balen is an advisor to Professional Bodies on Insurance and Practice Management Issues, and lectures and writes articles for journals regularly.
- Health, Fitness, Wellbeing & Beauty: - We can cover over 4000 therapies from lower risk therapies such as Healing to higher risk therapies such as Acupuncture / Osteopathy / Chiropractic / Colonic Hydrotherapy etc. Not all of these will be available to the South African market at present, but hope to be able to offer these in the near future.



BALENS INTERNATIONAL SA (PTY) LTD

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What is covered..?

- Wide definition of cover is designed especially for what you do – It is clear and is not restricted to treatment only.
- Unlimited trips abroad anywhere in the World excluding USA and Canada.
- Wide range of activities can be insured from the non-invasive to the more invasive types, as well as non-treatment related work and advice.
- Medical Malpractice, Professional Indemnity, Errors and Omissions.
- Public Liability = Bodily Injury, to any person, or 3rd Party Property Damage.
- Products Liability = Bodily Injury to any person and/or 3rd party Property Damage, arising from the sale or supply of any Medicines or Health/Wellbeing Products. Includes Liability for injury caused by Products. Unlimited product sales to your clients and up to R1, 000,000 annual turnover of retail sales to non-clients.
- Damages and claimant's costs as a result of any Claim.
- Legal costs and expenses included within the limit of indemnity.
- Loss of Documents / Loss of Reputation.
- Libel & Slander, Breach of Confidentiality, Unintentional Breach of Confidentiality or Privacy.
- Includes cover for Teaching, providing you are not issuing a Certificate of qualification.
- Good Samaritan Acts and First Aid.
- Limit of Indemnity of R10, 000,000, R20, 000,000, R50, 000,000 or R100, 000,000.
- Sexual Harassment Defense Costs if innocent.
- Excess each claim R0.
- Retroactive cover for previous work performed.
- Run-off Cover included up to 3yrs. Covers late discovered claims.
- Flexible underwriting to accommodate changes in your practice.
- Multi-therapy policy – over 3,000 different therapies can be included, most at no extra cost.



Beauty Insurance (Individuals)

<u>Limit</u>	<u>Premium</u>
<u>R10,000,000</u>	<u>R975</u>

*Cover will include nail and hair treatment cover
Plus Optional Extensions...
Incl R100 Admin Fee Balens and R100 Pro Beauty &
14% VAT,*

Nail Technician/ Hair Stylists / Hairdressers Insurance (Individuals)

<u>Limit</u>	<u>Premium</u>
<u>R10,000,000</u>	<u>R895</u>

*Plus Optional Extensions...
Incl R100 Admin Fee Balens and R100 Pro Beauty &
14% VAT,*

Beauty Salon Insurance
Includes up to 3 therapists
R450 each additional

<u>Limit</u>	<u>Premium</u>
<u>R10,000,000</u>	<u>R2 850</u>

*Cover will include nail and hair treatment cover
Plus Optional Extensions...
Incl R100 Admin Fee Balens and R100 Pro Beauty &
14% VAT,*

Nail and Hair Salon Insurance
Includes up to 3 therapists
R400 each additional

<u>Limit</u>	<u>Premium</u>
<u>R10,000,000</u>	<u>R2 250</u>

*Plus Optional Extensions...
Incl R100 Admin Fee Balens and R100 Pro Beauty &
14% VAT,*

Beauty Students Rates

<u>Limit</u>	<u>Premium</u>
<u>R10,000,000</u>	<u>R525</u>

*Plus Optional Extensions...
Incl R100 Admin Fee Balens and R100 Pro Beauty &
14% VAT,*

Nail and Hair Students Rates

<u>Limit</u>	<u>Premium</u>
<u>R10,000,000</u>	<u>R475</u>

*Plus Optional Extensions...
Incl R100 Admin Fee Balens and R100 Pro Beauty &
14% VAT,*

These Limits are any one claim in the aggregate per year. Defence costs are included within the limit.
14% VAT and Admin/service charge is included in the above premiums.

Important Note: The rating per individual is set out above, but as soon as you employ or use other Health and Wellbeing Professionals or if you take payment, bookings or advertise for other Health and Wellbeing Professionals, the Salon Rates will apply.

All Premiums are payable on an Annual basis and no monthly premiums are available.

Payment Details

Once we have received your completed and signed application form, the policy will be issued and an invoice will be generated. It is of utmost importance to use the reference number on the invoice when making payments as this will enable us to link the payment to the policy.

No Pro-Rata premiums are available.

No refunds on cancellations are available or permitted.

Your policy is subject to a seven day cooling off period during which time you are entitled to cancel the contract under full refund



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Insurance Partner of Bryte Insurance Company Limited FSP NO.17703

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Standard Therapies:

Nails – Standard Therapies Included	Hair – Standard Therapies Included
Amateur Theatrical Make-up	Amateur Theatrical Make-up
Fantasy Make-up	Application of False Tanning Products including Airbrush Tanning and Spray Tanning
Make-up - to include the application of	Barbering
Manicure	Crimping
Nail Art	Extensions (excluding the extensions themselves)
Nail Extensions	Fantasy Make-up
Paraffin Wax	Hair Colouring
Pedicure	Hair Cutting
	Hair Drying
	Make-up - to include the application of False Tanning Products including Airbrush Tanning and Spray Tanning
	Hair Styling
	Permanent Hair Waving
	Perming
	Plaiting
	Yuko Hair Straighteners
Beauty Therapy – Standard Therapies Included	Beauty Therapy – Standard Therapies Included continued
'Harturderm' Anti-Wrinkle Treatment	Hair Colouring
Acoustic Wave Treatment	Hair Cutting
Acupressure	Hair Drying
Advanced AHA Cosmeceuticals	Hair Styling
Aeroline Air Jet Body Massage	Heat Treatments
Alexander Barrie System of Pelvic Correction	High Frequency Treatments (Direct and Indirect)
Alexander Technique	Hydrotherapy
Alkaline Skin Wash	IdebenoneSuperceuticals
Alpha Hydroxy Acid & Beta Hydroxy Acid Treatments	Individual Exercise, Remedial
Amateur Theatrical Make-up	Infinite Balance
Amatsu	Intuitive Massage
Angelic Reiki	Jagua Works
Application of False Tanning Products including Airbrush tanning and spray tanning	Kahuna
Aqua Detox	Kaiamea
Aromatherapy (including blending of aromatherapy oils into base oils for Retail and blending of essential oils into products that have been purchased from a supplier for Retail)	Low Intensity Light Treatment
ATMA	Lymphatic Drainage Massage
Audio Sonic	Magnet Therapy
Auric / Magnetic Healing	Make-up - to include the application of
Autherics	Manicure
Ayurveda	Manual Treatments for Cellulite and Stretch Marks
Barbering	Massage (Ayurvedic Body & Face, Baby, Balinese, Body, Chieneitsang, Chinese Foot, Facial, Hands Free, Head, Indian Head, Indian Face, Indonesian Traditional, Korean Hand, Lava Shell, Linn T, LomiLomi (Hawaiian), Mongolian Hot Oil, Mongolian Sky Energy, PindaSweda, Swedish, Thai, Thai Compress, Thai Foot, Trager, TuiNa)
Bel-Vas-Pata	Master Energy Colour Therapy
Bi-Aura	Meditation
Bikini Hair Colouring	Meditation Floatation Tanks
Bio Detox	Melchizedek Method

Bio Oxygen	Mesotherapy not involving the use of injection (non-invasive)
Bio Skin Jetting	Metamorphic Technique
Bio Skin Smoothing	Micro Electrotherapy
Biocell Body Treatment	Microcurrent
Bleaching of Superfluous Hair	MicroDerma Percussion
Body Electrotherapy	Microdermabrasion
Body Wrapping including Ionithermie	Microdermabrasion, Micro Epidermal Skin Technology, Skin Rejuvenation and Photo Rejuvenation by means other than Intense Pulsed Light, Variable Pulsed Light, Light Heat Energy
BodyTalk	Nail Art
BotoMask	Nail Extensions
Bowen Technique	NO HANDS Massage
Camouflage Treatment	Omni Healing
Chakra Healing	Oxygen anti-wrinkle treatments
Chinese Cupping	Oxygen Concentrator - use of
Chroma Clear	Oxygen Treatments
Cleansing	Oxygenating Massage
Cognitive Therapy	Oxyjet Star
Colonic Massage	Ozone Therapy
Colour Therapy	Paraffin Wax
Cosmetic Brushing	Pedicure
Counselling (not Psychotherapy)	Perfume Blending
Cranio Sacral Therapy	Permanent Hair Waving
Crimping	Perming
Crystal Healing	Photo Spray
Crystal Ki	Photopneumatic Therapy
Crystal Sound	Plaiting
Crystal Wand Massage	Platinum Detox
Daoyin Tao	Polarity Therapy
Deep Tissue Massage	Pregnancy Massage
Depilatory Creams	Quantum Touch
Dietary Posture and Advice	Radio Frequency Body and Facial Treatments including Non-Ablative Volumetric Skin Tightening Treatments for lines, wrinkles and cellulite
D-Tox Spa	Raindrop Therapy
Ear Piercing (soft non-cartilaginous part only)	Reflexology
Earth Oxygen	Reflexology Vibrational Medicine
Electrical Epilation (Short Wave Diathermy, Blend, Tweezer and Non Invasive Methods)	Reiki
Electrical Slimming/Body Toning treatments	Reiki Drumming
Electrical Treatment for Skin improvement	Rejuvaslim
E-Lybra Balancing Machine	Remedial Camouflage
Emmett Technique Body Pressure Therapy	Remedial Exercise
Endermology	Resonance Therapy
Energy Massage Therapy	Sauna/Steam Cabinet or Room
Enerpeel PA	Seichem RESET
Epilation	Semi-permanent mascara
Extensions (excluding the extensions themselves)	Shiatsu
Eye Treatments	Shira Dara
Eyebrow Plucking	Skin Tech TCA Peels
Eyebrow Threading	Spinal Touch Therapy
Eyebrow Tweezing	Stone Therapy and Stone Massage

Eyelash and Eyebrow Tinting	Su-Do Body Art
Eyelash Curling	Sugaring
Eyelash Perming	Sunbed Equipment - use of
Face and Body Painting including Henna Art	Temporary Tooth Jewellery (Smile Gems or Tooth Fairy)
Facial and Body Electrotherapy	Tibetan Acupressure Head Massage
Facials, Facial Massage (including Oxygen, Chi and Ayurvedic Facials), Masks, Scrubs, Steaming , and Shirodhara	Toning Tables, Power Plates and Vibro Plates
False Eyelashes	Ultra Sound Miscrubber Exfoliating Facial Treatment
Fantasy Make-up	Ultra Sound Treatment for the Treatment of Cellulite
Flotation Tanks	Usui Reiki Shiki Ryoho
Flower Remedies	Vacuflex Reflexology System
Food Intolerance, Vitamin & Mineral Deficiency Testing by use of Diagnostic Unit	Vacuum Suction
Galvanic Body and Facial Treatment	Vertical Reflex Therapy (VRT)
Glycolic Acid Treatments	Vibrational Therapy (colour, light, sound)
GlyDerm Treatments	Waxing – hot, cool, cold, Brazilian and Hollywood
H2O Massage	Yuko Hair Straighteners

Extensions – Additional Premium Per Person:

Extensions at additional premium				
	R 10 000 000	R 20 000 000	R 50 000 000	R 100 000 000
3D Lipo	R 475.00	R 950.00	R 1 800.00	R 3 600.00
Acupuncture	R 325.00	R 600.00	R 1 200.00	R 2 400.00
Advanced Electrolisis	R 325.00	R 600.00	R 1 200.00	R 2 400.00
Advanced Skin Peeling	R 100.00	R 200.00	R 400.00	R 750.00
Aquaneuro wet system	R 125.00	R 250.00	R 500.00	R 1 000.00
Basic Micropigmentation	R 950.00	R 1 900.00	R 3 500.00	R 7 000.00
Bioresonanic Therapy	R 150.00	R 300.00	R 550.00	R 1 250.00
Colonic Hydrotherapy	R 775.00	R 1 500.00	R 3 000.00	R 5 900.00
Corporate Membership	R 725.00	R 1 500.00	R 2 900.00	R 5 600.00
Corporate/individual teaching insurance for beauty - up to 40 students, R 500 000 max turnover	R 100.00	R 200.00	R 400.00	R 800.00
Dry Needling	R 325.00	R 650.00	R 1 200.00	R 2 400.00
Ear Piercing - Cartilaginous	R 175.00	R 350.00	R 600.00	R 1 200.00
Lava Shells	R 100.00	R 175.00	R 350.00	R 650.00
Lipo Glaze &Lipo Light	R 850.00	R 1 600.00	R 3 250.00	R 6 500.00
META Therapy	R 725.00	R 1 500.00	R 2 800.00	R 5 500.00
Microblading	R 550.00	R 1 100.00	R 1 650.00	R 2 200.00
Microneedling	R 650.00	R 1 300.00	R 1 950.00	R 2 600.00
Micropigmentation	R 1 000.00	R 1 900.00	R 3 700.00	R 7 250.00
Myotherapy/Mesotherapy	R 1 200.00	R 2 400.00	R 4 600.00	R 9 000.00
Piercing the cartilginous part of ear or the eyebrow, lip, nose	R 150.00	R 275.00	R 500.00	R 1 000.00
Shireen	R 550.00	R 1 100.00	R 2 250.00	R 4 000.00
Skin needling up to 1.5mm on the face & body	R 550.00	R 1 100.00	R 2 250.00	R 4 000.00
Skin Needling up to 1.5mm on the face & 3.0mm for body	R 650.00	R 1 250.00	R 2 500.00	R 4 750.00
Sterex bio skin jetting	R 150.00	R 275.00	R 550.00	R 1 100.00
Sunbeds 2+	R 175.00	R 350.00	R 675.00	R 1 400.00
Sunlight Therapy	R 550.00	R 1 100.00	R 2 000.00	R 4 000.00
TCA Peels	R 275.00	R 500.00	R 1 000.00	R 1 900.00
Teaching	R 100.00	R 200.00	R 400.00	R 800.00