



Certificate Foyht Membership

Foyht Policy Number	FYHO/MICHLE1/25/5
The Insured	Foyht & Leonard Michael T/A Trauma Detox Therapy
Address	47 Lisburn Road Newmarket Suffolk CB8 8HS
Approved Activities	Tantric Massage
Period of Insurance	From: 07/05/25 To: 06/05/26 Both days are inclusive at Local Standard Time
Membership Benefits	
Directory Entry	Included
Legal Expenses	Included
Business Possessions	Included
Employers Liability	Not Included
Product Liability	£5,000,000 any one period of insurance
Public Liability	£5,000,000 any one period of insurance
Professional Indemnity & Malpractice	£5,000,000 any one period of insurance
Inclusive Cost	£255.95, annually
Territorial & Jurisdictional Limits	For businesses and practices situated in Europe. Excluding any Claim brought in any courts in America or Canada. Excluding any Claim brought about in a court of law within the Jurisdictional Limits to enforce a judgement or an order made outside the Jurisdictional Limits. Excluding any Occurrence outside the Territorial Limits.
Conditions	Including liability arising out of the actions of one member against another member of the same group. It is warranted that all members must be suitably qualified by certification or experience in the approved activities being practised/demonstrated. Evidence must be provided if requested. Including Liability for Damage to Leased, Hired or Rented Properties The insurance is underwritten on a claims made basis: Retroactive Date 07/05/25 The insurance is not valid if the insured is under the influence of intoxicants/narcotics Excluding discrimination, sexual misconduct, related/associated entities, intentionally wrongful acts, and failure to take reasonable precautions This policy does not cover Tour Operators Liability or Media Liability Please refer to https://bgi.uk.com/2018/07/04/changing-the-definitions-of-what-a-package-holiday-is/ for more information and contact BGi.uk if cover is required



Our Reference: MICHLE1

CONFIRMATION OF LIABILITY INSURANCE

Assured	Leonard Michael
Insurer	Newline Insurance Company
Period of Insurance	07/05/25 to 06/05/26
Policy Number	FYHO/MICHLE1/25/5

Products Liability

Limit of Indemnity	£5,000,000 any one period of insurance
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Public Liability

Limit of Indemnity	£5,000,000 any one period of insurance
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Professional Indemnity & Malpractice

Limit of Indemnity	£5,000,000 any one period of insurance
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Employer's Liability

Limit of Indemnity	Not Included
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Insured Activities

Tantric Massage

The Insurance shall apply to Occurrences happening anywhere in the world with the exception of Canada & the USA

The Insurance provided is subject to the terms, conditions and exclusions of the Newline Insurance Company policy wording, a copy of which is available on request. Full scrutiny of the policy document is recommended to ascertain any divergence between the policy cover and any contractual arrangements.

The information contained in this document is correct at the date of issue, but there is no obligation on our part to notify any third party of any subsequent changes or cancellation.

Please contact us if further information is required.

Section Premium	£150.00
Insurance Premium Tax	£18.00
Total Premium Payable	£168.00

Signed

Dated

07 May 2025



Our Reference: MICHLE1

CONFIRMATION OF BUSINESS POSSESSIONS INSURANCE

Assured	Leonard Michael
Insurer	Newline Insurance Company
Period of Insurance	07/05/25 to 06/05/26
Policy Number	FYHO/MICHLE1/25/5
Business Equipment Definition	Business Equipment shall mean any equipment and/or Products owned and predominantly used by the Insured in the conduct of the Insured's Business as a Therapist in respect of the Therapies and Treatments listed in the Schedule.
Business Equipment Sum Insured	£5,000 in the annual aggregate £1,000 single article limit
Excess	£250
Specific Exclusions	<p>Wear, tear, moth, vermin, mould, mildew, atmospheric or climatic conditions or any gradually occurring cause;</p> <p>Alterations, maintenance, repairs or any process of cleaning or restoring;</p> <p>Delay, confiscation or detention by order of any government or public authority;</p> <p>Counterfeit, substitute or foreign currency;</p> <p>Mechanical or electrical breakdown or derangement.</p> <p>Any breakage of electrical valves, bulbs or tubes, unless forming part of the Business Equipment and fixed therein and happening as the result of loss, destruction of or damage to such Business Equipment.</p> <p>Any depreciation, contamination, consequential loss or consequential damage of any kind or description.</p> <p>Any electrical plant or apparatus caused by self-ignition. This exclusion shall only apply to that part of the electrical plant or apparatus in which self-ignition occurs.</p> <p>Any mobile phones.</p> <p>Electrical equipment used predominantly for Personal use by the Insured.</p> <p>Any theft or attempted theft of Business Equipment contained in any vehicle operated by the Insured which is not individually attended by the driver or some other competent person authorised by the Insured, unless the vehicle is locked. If the Business Equipment is stored in the vehicle overnight, the Business Equipment must be kept out of sight and within a locked boot or compartment.</p> <p>Any theft or attempted theft of Business Equipment whilst such Business Equipment is in a building away from the Insured's Business premises, unless such Business Equipment is kept in a room which is attended by a representative of the Insured or the theft involves entry to or exit from the room by forcible or violent means.</p>

Signed

Date

07 May 2025

Commercial Legal Expense

POLICY SCHEDULE

In return for payment of the Premium specified in this Schedule and based on any information that the Insured, or anyone acting on their behalf, has provided to the Coverholder or to Temple, the Insurer will indemnify the Insured on the terms and conditions contained in this Schedule and the Policy Wording.

This Schedule forms part of the contract between the Insured and the Insurer and is based on information provided in the proposal form or provided by the Insured to the Coverholder which results in the issue of this Schedule. Any changes to information and/or new material information must be provided promptly to Temple or to the Coverholder and the Insured has a duty to continue providing any material information that may arise during the Period of Insurance. Any provision of incomplete or inaccurate information or failure to provide new material information promptly may affect how claims are settled under this Policy or may result in cancellation of this Insurance.

Policy/Certificate Number:	BGI/HOL/FOYHT
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Insured:	Qualified members of FOYHT - Leonard Michael T/A Trauma Detox Therapy
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Insured's Address:	47 Lisburn Road Suffolk CB8 8HS
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Insured Business Activity:	Therapists and wellbeing practitioners - FOYHT
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Period of Insurance:	From: 07/05/25	To: 06/05/26	(Both dates inclusive)
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Limits of Indemnity:	<p>Criminal defence: Interview under caution - £2,500 per claim</p> <p>Tax protection: Current tax year enquiry £1,000 per claim</p> <p>Court attendance costs - £1,000 per claim</p> <p>Complaint Assistance - £1,800 per claim - subject to 20% co-insurance</p> <p>All other sections - £100,000 per claim</p> <p>Aggregate of £500,000 per period of insurance</p>
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Insured Events:	Included
Standard Covers:	
1. Property, Landlord and Tenant Disputes	Included
2. Criminal Defence	Included
3. Tax Investigations and Disputes	Included
4. Regulatory Compliance	Included
5. Court Attendance Costs	Included
6. Employee Extra Protection	Included
7. Marketing Image Defence	Included
8. Disciplinary Hearings	Included
9. Complaint Assistance	Included
10. Employment Defence & Compensation Awards	Included
11. Employment Pursuit	Included
Legal Advice Helpline Service	Included
Tax Advice Helpline Service	Included
Counselling Helpline Service	Included

Co-Insurance:	40% of each and every claim where the Insured chooses to use a solicitor who is not selected by Temple and where the Insured's chosen solicitor does not agree to Temple's standard charging rates	Appointed Representative:	Temple Solicitors
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Coverholder:	BGI.uk	Date of Issue:	07/05/2025
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Temple Legal Protection Limited, Head Office & Registered Office: One Bell Court, Leapale Lane, Guildford
GU1 4LY Registered in England & Wales No. 3698194
Temple Legal Protection Limited is authorised and regulated by the Financial Conduct Authority.



Useful Information

Bgi.UK

Telephone Number

Email

Website

01367 246 157

Foyht@BGi.uk.com

<https://BGi.uk.com>

<https://foyht.co.uk>

<http://healthwellbeing.focusonuk.co.uk/>

Feedback and Complaints Procedure

At BGi.uk we believe that you deserve to be treated in a courteous, fair and prompt manner and we aim to provide a high level of customer service at all times. If you feel that we have not provided you with the best service then please let us know immediately. We take all customer complaints very seriously. In the first instance you can share your concerns with the BGi.uk representative that you have been dealing with. If your complaint requires a more detailed investigation then it will be escalated to our Complaints Officer who can be contacted as follows:

Write: Complaints Officer, BGi.uk, Portwell House, Market place, Faringdon, Oxon, SN7 7HU

Call: 01367 246130

Email: complaints@bgi.uk.com

To view our terms of business, please visit; <https://bgi.uk.com/terms-of-business/>

To view our privacy policy please visit; <http://bgi.uk.com/privacy-policy/>

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Authorised and Regulated by the Financial Conduct Authority.

Newline Insurance Company Limited

Newline Insurance Company Limited

1 Fen Court

London

EC3M 5BN

Tel: +44 (0)20 7090 1700 (ask for head of compliance)

e-mail: complaintsofficer@newlinegroup.com

Temple Legal Protection Limited Head and Registered Office:

Registered in England and Wales No. 3698194 Website: www.temple-legal.co.uk

Claims should be notified by completing a claim form which can be requested either by phoning 01483 954 089 between the hours of 9am and 5pm, Monday to Friday, or online at www.temple-legal.co.uk/newclaims. Please return your completed claim form as soon as possible:- by email: bteclaims@temple-legal.co.uk or by post: Commercial Claims Department, Temple Legal Protection Limited, One Bell Court, Leapale Lane, Guildford GU1 4LY

Complaints

Telephone number: 01483 577 877

Email: complaints@temple-legal.co.uk

By post: The Compliance Officer, Temple Legal Protection Limited, One Bell Court, Leapale Lane, Guildford GU1 4LY

Full complaints procedure can be found in the policy wording.

Insurance administration is provided by BGi.uk

Portwell House Faringdon Oxfordshire SN7 7HU tel 01367 246157

E-mail Foyht@BGi.uk.com

BGi.uk.com

www.foyht.co.uk