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# Membership Application Form

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**BALENS**  
*Specialist Insurance Broker*



**ZURICH**

All communications should be addressed to Associated Beauty Therapists Ltd, The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Alcester, Warwickshire, B50 4JS, telephone number 01789 773 573. Associated Beauty Therapists Ltd is authorised and regulated by the Financial Conduct Authority and has FCA reference number 463052  
Balens Ltd Registered Office: Bridge House, Portland Road, Malvern, WR14 2TA, Tel: 01684 893006 Fax: 01684 891361. Registration Number: 4931050  
Authorised and Regulated by the Financial Conduct Authority, Registration Number: 305787

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# Welcome to Associated Beauty Therapists (ABT)

**What do you get when you combine over thirty years internal experience with one of the largest insurance companies in the UK (Zurich Insurance plc), the premier show organiser and publisher (Guild News) and a team of well respected industry professionals?**

The answer, a UK based company offering both membership and an insurance solution. Associated Beauty Therapists (ABT) is designed by therapists, for therapists.

With ABT you get competitive prices for a comprehensive third party liability package and only one form to fill in.

We aim to provide you with an affordable insurance solution which includes cover to work from home, salon or any other safe location in the UK or temporarily abroad (other than USA or Canada).

- Up to £6 million Professional Treatment Risks Insurance should anything happen while you are performing a treatment or acting otherwise in your professional capacity
- £6 million Public Liability should any accidents occur
- £6 million Product Liability should there be any injury or loss arising from the products you supplied whether to your clients or up to certain limits on a retail basis also

In addition, we give you unlimited defence costs per claim with unlimited number of claims in a years.

## 9 Reasons why you should join ABT

**1. £6 MILLION COMPREHENSIVE PROFESSIONAL & TREATMENT RISKS, PUBLIC, PRODUCTS & TREATMENT LIABILITY**

**2a. FREE GUILD NEWS ANNUAL SUBSCRIPTION** (worth £37)  
Annual Subscription to the UK's leading beauty magazine available to Beauty Therapist Insurance and Salon Insurance customers only

**2b. FREE SCRATCH ANNUAL SUBSCRIPTION** (worth £34)  
Annual Subscription to the UK's leading nail magazine available to Nails, Tanning & Make-Up insurance customers only

**2c. FREE CHOICE ANNUAL SUBSCRIPTION** (worth £27)  
Annual Subscription to the UK's leading trade magazine available to Complementary Therapist insurance customers only

**3. FREE COPY OF BEAUTY INDEX** (worth £30)  
The Industry's most comprehensive guide for beauty suppliers and training providers

**4. FREE CPD COURSES (worth £30)**  
Subsidised regional CPD courses

**5. USE OF ABT BRANDED ARTWORK**  
To authenticate your professional organisation

**6. FREE ONLINE STARTER PACK**  
Includes Insurance Documentation, Treatment Qualification Certificates and Advertising Artwork Card. A hard copy of the starter pack is available on request and also includes Window Stickers and Enamel Badge free of charge (+ £2.99 Postage & Packing).

**7. NATIONAL & INTERNATIONAL REPRESENTATION**

**8. ONGOING SUPPORT & HELPLINE**  
Dedicated local rate telephone number for all your questions and queries.

**9. FREE LISTING ON THE ABT WEBSITE**  
Free Website Listing to drive personal consumer leads to your salon with our new and innovative system



**Guild News**

**scratch**

**Phone:** 01789 773 573 **Web:** [www.abtinsurance.co.uk](http://www.abtinsurance.co.uk)

# ABT Membership Options

## **FULL MEMBERSHIP £69.85**

Includes full insurance as explained elsewhere in this document for all of the standard beauty treatments, holistic, complementary therapies and hair dressing. You also receive all of the other membership benefits and cover allows you to work from home, mobile or salon! If you are unsure, give us a call on our local rate number and we will be more than happy to help. Full Membership includes free subscription to Guild News Magazine

## **COMPLEMENTARY MEMBERSHIP £74.95**

Includes full insurance as explained elsewhere in this document for all of the holistic and complementary therapies only. You also receive all of the other membership benefits and cover allows you to work from home, mobile or salon! If you are unsure, give us a call on our local rate number and we will be more than happy to help. **Includes Sports Massage.**

## **NAILS, TANNING & MAKE-UP £54.85**

Includes full insurance as explained elsewhere in this document for manicure, pedicure, nail extensions, nail art, tanning, makeup and eyelash extensions only. You also receive all of the other membership benefits and cover allows you to work from home, mobile or salon! If you are unsure, give us a call on our local rate number and we will be more than happy to help. Nails Membership includes free subscription to Scratch Magazine.

## **HAIR DRESSING MEMBERSHIP £38.50**

Includes full insurance as explained elsewhere in this document for hair shampooing, cutting, styling, drying, colouring, permanent waving, relaxing or straightening and hair extensions only. You also receive all of the other membership benefits and cover allows you to work from home, mobile or salon! If you are unsure, give us a call on our local rate number and we will be more than happy to help.

## **STUDENT MEMBERSHIP £19.50**

In respect of any Treatment or Advice given by any person who is not qualified in the Procedure being undertaken except:

- a) under the direct supervision of a qualified person or
- b) with the specific agreement of the Insurer or
- c) for students' case study work, or for other work prior to qualification being obtained, if deemed ready or competent to do so by their school or tutor providing that:
  - i. students do not practice outside the scope of what they have been taught, and that regular supervision and / or on-going case consultation and review for such case studies is in place
  - ii. students are to declare to any recipient in advance that they are not qualified.
  - iii. students may charge a fee if appropriate, provided this is allowed by the tutor or school in question and that it is a modest amount and evidently lower than an experienced and qualified professional would normally charge

## **SALON**

Have you got a salon? More than three staff? Special requirements? We can help, improve your level of cover and save you money on our standard rates. Give ABT a call today and start saving!

## **CONTENTS & EQUIPMENT COVER**

A Policy for small salons and mobile therapists. Give ABT a call today.

## **SALON PACKAGE**

Packages for large salons upon request. Give ABT a call today. Details of the insurance included above are fully described in the "EXPLANATORY BOOKLET & SUMMARY OF COVER".

Please note that all of the above insurance options include administration fees and Insurance Premium Tax (IPT) at 9.5%.



**HAIR INSURANCE**

The following lists of treatments can be covered under the policy, such cover is only available where acceptable qualifications are held

## Full Membership Treatments Covered

- > Acupressure
- > Alexander Technique
- > Alkaline Skin Wash
- > Aromatherapy and Blending Essential Oils for Retail
- > Alpha Hydroxy Acids Glycolic Acids less than 10% Unbuffered or less than 30% Buffered
- > Ayurvedic Facials and Body Massage
- > Baby Massage Instruction
- > Barbering, Shaving and Face Massage
- > Bleaching
- > Blend Epilation
- > Body Electrotherapy
- > Body Massage
- > Body Warming
- > Body Wraps
- > Bowen Technique
- > Bust Treatments
- > CACI Futuretec Cleansing
- > Cleansing
- > Colour Therapy
- > Cranial-Sacral Therapy
- > Crystal Therapy
- > Depilatory Creams
- > Ear Piercing - Lobe Only
- > Electrical Epilation - Diathermy, Galvanic and Blend
- > Electrical Epilation Probe / Tweezer
- > Electrical Slimming Toning Treatments
- > Electrical Treatment for Skin Improvement
- > Enlighten
- > Epil Pro
- > Esterified Aromatherapy and Blending Essential Oils for Retail Ayurvedic Facials and Body Massage
- > Exercise
- > Exfoliation Techniques Facial
- > Eye Treatments - Shaping, Tinting, Perming, Eyelash Perming
- > Face and Body Painting
- > Face Masks
- > Facial Electrotherapy
- > Facial Massage
- > Facial Scrub
- > False Eyelashes
- > Faradic Muscle Toning
- > Flower Remedies
- > Foot Printing
- > Free Sound Wave
- > Fruit Acids
- > Galvanic Facial
- > Galvanic Cellulite Treatment
- > Group Exercise
- > Hair Shampooing, Cutting, Styling, Drying, Colouring, Permanent Waving and Hair Extensions only
- > Hopi Ear Candles
- > Hydrotherapy
- > Indian Head Massage
- > Individual Exercise
- > Infra Red
- > Kinesiology
- > Light Therapy
- > Lymphatic Drainage - Face and Body
- > Make-up
- > Manicure
- > Manual Exfoliation
- > Manual Lymphatic Drainage
- > Manual Treatments for Cellulite
- > Manual Treatments for Skin Improvement
- > Manual Treatments for Stretch Marks
- > Massage
- > Mechanical Massage
- > Mendhi/Henna/Body Art
- > Metamorphic Technique
- > Microcurrent (body)
- > Microcurrent (face)
- > Microdermabrasion
- > Micro Epidermal Skin Abrasion
- > Nail Art
- > Nail Extensions
- > Nora Bode Oxyjet
- > Nutrition and Diet Advice given in connection with a Treatment
- > Oxygen Facials - excluding direct inhalation
- > Paraffin Wax Treatments
- > Pedicure
- > Reflexology
- > Reiki
- > Remedial Camouflage
- > Sauna
- > Self-Tanning Treatments
- > Shiatsu
- > Skin Peeling - basic Alpha/Beta hydroxy
- > Sound Wave Slimming and Toning
- > Spa Treatments
- > Sports Massage
- > Spray on Tanning
- > Stone Therapy
- > Steaming
- > Steam Cabinets Room
- > Stress Massage and Management
- > Sugaring - Strip and Paste
- > Sunbed - maximum 1 (in excess of one: additional premium to pay based on number of units)
- > Swedish Body Massage
- > Student Case Studies under supervision and as described in the policy - Students to be named and a certificate will be issued
- > Tai Chi
- > Thai Massage (Acupressure)
- > Threading
- > Tuina
- > Toning Tables
- > Tooth Decoration
- > Tweezer Epilation
- > Ultrasound on Face and Body
- > Watsu
- > Waxing - Hot and Warm

## Complementary Therapists Treatments Covered

- > Acupressure
- > Alexander Technique
- > Allergy Testing
- > Angel Therapy (Angels of Ascension, Diana Cooper)
- > Anger Management
- > Aromatherapy
- > Aromatherapy and Blending Essential Oils for Retail
- > Aura-Soma
- > Autogenic Therapy
- > Assemblage Point Shifting
- > Ayurvedic Facials and Body Massage
- > Baby Massage Instruction
- > Bach Remedies
- > Bates Vision
- > Bi Aura
- > Bio Energy Therapy
- > Bio Kinetics
- > Bio Magnetic Therapy
- > Bionetics
- > Body Massage
- > Bowen Technique
- > Buteyko
- > Breathing Therapy/Breathing Massage
- > Celloid Mineral Therapy
- > Chi Kung
- > Cognitive Therapy
- > Colour Therapy
- > Cranio Sacral Therapy
- > Creative Writing
- > Crystal Therapy
- > Dowsing for Stress Release
- > Educational Kinesiology
- > Electro acupressure
- > Electro Crystal Therapy/Electro Gem Therapy
- > Emotional Freedom Technique
- > EmoTrance (if qualified in Reiki or Healing)
- > Em Power Therapy
- > Energy Balancing
- > Energy Field Therapy
- > Energy Interference Patterning
- > Enneagram
- > Exercise
- > Facial Massage
- > Feldenkrais Method
- > Foot Printing
- > Group Exercise
- > Herbalism
- > Holistic Retuning
- > Holographic Re-patterning
- > Homoeopathy
- > Hopi Ear Candles
- > Hot/Thermal Stone Massage
- > Human Givens
- > Hydrotherm Massage
- > Hypnotherapy
- > Indian Head Massage
- > Individual Exercise
- > Kairos
- > Kinesiology
- > Kinetic Energy
- > Kirlian/Bio Electrographic
- > Light Therapy
- > Light Touch Therapy
- > Life Coaching (Excluding corporate)
- > Manual Lymph Drainage Category 1 & 2
- > Massage (including deep tissue)
- > Mechanical Massage
- > Meditation & Psychic Awareness (no more than 20% of income)
- > Metamorphic Technique
- > Naturopathy
- > Neuro Linguistic Programming (Not on its own)
- > Nutrition Therapy
- > On Site Massage
- > Phytobiophysics
- > Pilates (Mat Work)
- > Polarity Therapy
- > Post-graduate Massage
- > Provocative Therapy
- > Psychotherapy
- > Radionics (excluding crops, bldg, soil etc.)
- > Reflexology
- > Reichian Therapy
- > Reiki
- > Relaxation Therapy
- > Remedial Therapy
- > Roling
- > Shamanism (Not on its own)
- > Shen Therapy
- > Shiatsu
- > Sound Healing
- > Spiritual Psychotherapy
- > Sports Massage
- > Stress Management
- > Tai Chi (Non Combat)
- > Touch for Health
- > Traditional Chinese Medicine
- > Vitamin & Mineral Therapy
- > Vortex healing
- > Yoga
- > Zero Balancing

## Nails, Tanning & Make-up Treatments Covered

- > Manicure
- > Pedicure
- > Nail Extensions
- > Nail Art
- > Semi Permanent Eyelashes
- > Day Make-up
- > Evening Make-up
- > Media Make-up
- > Fashion Make-up
- > Application of Tanning Products

# Membership Application

PLEASE COMPLETE USING BLOCK CAPITALS

<b>SURNAME &amp; TITLE</b> <small>(Dr/Mrs/Miss/Mr)</small>	<b>FAX</b>
<b>FIRST NAME</b>	<b>EMAIL</b>
<b>DATE OF BIRTH</b>	<b>WEBSITE</b>
<b>HOME ADDRESS</b>	<b>BUSINESS NAME</b>
	<b>BUSINESS ADDRESS</b>
<b>COUNTY</b>	
<b>POSTCODE</b>	
<b>HOME TEL</b>	<b>COUNTY</b>
<b>WORK TEL</b>	<b>POSTCODE</b>
<b>MOBILE</b>	<b>ADDRESS FOR CORRESPONDENCE</b> <small>(delete as appropriate)</small> <b>HOME / BUSINESS</b>

HOW DID YOU FIND OUT ABOUT ABT? (PLEASE CIRCLE) COLLEGE / TRADE SHOW / ADVERT / DIRECT MAIL / RECOMMENDATION

## YOUR TRAINING QUALIFICATIONS

<b>NAME &amp; ADDRESS OF COLLEGE / SCHOOL / SALON</b>
<b>DATES OF TRAINING</b>

QUALIFICATIONS ACHIEVED (EG. NVQ. SVQ ETC. PLEASE ENCLOSE QUALIFICATION PHOTOCOPIES)

	<b>CERTIFICATE(S) ENCLOSED?</b>	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

You may cancel the policy within the first 14 days of inception and a full refund of the insurance element of your membership package will be issued. Membership is non-refundable. Please refer to our Terms of Business.

Tick

<b>INDIVIDUAL FULL MEMBERSHIP WITH INSURANCE</b>	<b>£69.85</b>	<input type="checkbox"/>	
Includes Free Guild News Annual Subscription worth £37 plus all membership benefits listed on page 2			
<b>ADD ANOTHER SUBSCRIPTION: Include SCRATCH Annual Subscription as well for half price</b>	<b>£17.00</b>	<input type="checkbox"/>	Sub-Total
<b>ADD A FREE HARD COPY OF THE STARTER PACK (+ £2.99 Postage &amp; Packing)</b>	<b>£2.99</b>	<input type="checkbox"/>	<input type="text"/>
<b>INDIVIDUAL NAILS, TANNING &amp; MAKE-UP MEMBERSHIP WITH INSURANCE</b>	<b>£54.85</b>	<input type="checkbox"/>	
Includes Free Scratch Annual Subscription worth £34 plus all membership benefits listed on page 2			
<b>ADD ANOTHER SUBSCRIPTION: Include GUILD NEWS Annual Subscription as well for half price</b>	<b>£18.50</b>	<input type="checkbox"/>	Sub-Total
<b>ADD A FREE HARD COPY OF THE STARTER PACK (+ £2.99 Postage &amp; Packing)</b>	<b>£2.99</b>	<input type="checkbox"/>	<input type="text"/>
<b>INDIVIDUAL COMPLEMENTARY MEMBERSHIP WITH INSURANCE</b>	<b>£74.95</b>	<input type="checkbox"/>	<input type="text"/>
<b>Includes Sports Massage cover</b> & Free CHOICE Annual Subscription plus all membership benefits listed on page 2			
<b>INDIVIDUAL HAIRDRESSING INSURANCE</b>	<b>£38.50</b>	<input type="checkbox"/>	<input type="text"/>
<b>INDIVIDUAL STUDENT MEMBERSHIP WITH INSURANCE</b>	<b>£19.50</b>	<input type="checkbox"/>	<input type="text"/>
<b>SALON</b>	<b>£CALL</b>	<input type="checkbox"/>	<input type="text"/>
<b>Have you got a salon? More than three staff? Special requirements?</b>			
We can help, improve your level or cover and save you money on our standard rates. Give ABT a call today and request our salon form to start savings!			

## OPTIONAL EXTENSIONS

Please note, extensions are subject to membership and training requirements / pre-requisites. Please see [www.abtinsurance.co.uk](http://www.abtinsurance.co.uk) for full details.

<b>ADVANCED SKIN PEELS - UP TO 50%</b>	<b>£17.50</b>	<input type="checkbox"/>	<input type="text"/>
<b>ADVANCED PIERCING - NOSE &amp; CARTILAGINIOUS EAR</b>	<b>£27.50</b>	<input type="checkbox"/>	<input type="text"/>
<b>MICROPIGMENTATION</b>	<b>£159.50</b>	<input type="checkbox"/>	<input type="text"/>
<b>IPL/LHE/LASER - HAIR REMOVAL - LEVELS 1-4</b>	<b>£249.00</b>	<input type="checkbox"/>	<input type="text"/>
<b>IPL/LHE/LASER - SKIN REJUVENATION - LEVELS 1-4</b>	<b>£249.00</b>	<input type="checkbox"/>	<input type="text"/>
<b>SUNBEDS - MORE THAN 1 (MAX OF 4)</b>	<b>£27.50</b>	<input type="checkbox"/>	<input type="text"/>
<b>MICRO NEEDLING / DERMAL ROLLERS</b>	<b>£135.00</b>	<input type="checkbox"/>	<input type="text"/>
<b>ADVANCED ELECTROLYSIS</b>	<b>£49.50</b>	<input type="checkbox"/>	<input type="text"/>
<b>TEACHING</b>	<b>£17.50</b>	<input type="checkbox"/>	<input type="text"/>
<b>LASER LYPO &amp; CAVITATION</b>	<b>£89.00</b>	<input type="checkbox"/>	<input type="text"/>
<b>CONTENTS - SMALL SALON OR MOBILE THERAPIST</b>	<b>£CALL</b>	<input type="checkbox"/>	<input type="text"/>
<b>CONTENTS - PACKAGE FOR THE LARGER SALON WITH STAFF</b>	<b>£CALL</b>	<input type="checkbox"/>	<input type="text"/>
<b>MESO VYTAL SKIN NEEDLING</b>	<b>£165.00</b>	<input type="checkbox"/>	<input type="text"/>
<b>CRYOPEN</b>	<b>£129.00</b>	<input type="checkbox"/>	<input type="text"/>
<b>MICROBLADING</b>	<b>£249.00</b>	<input type="checkbox"/>	<input type="text"/>

Prices include IPT (Insurance Premium Tax) at 9.5% and administration fees.

## INFORMATION

You must give full and true answers to all questions. If you do not do so, your insurance may not cover you in the event of a claim. If you answer yes to any of the questions below, please provide full details of all circumstances on an additional piece of paper. All additional information must be signed and dated by each person to whom the information relates.

### Please circle the answers to the questions below

1. Has any insurer ever cancelled, declined or refused to renew any insurance, or accepted the risk at special terms? YES / NO
2. Have you had any claims, or incidents which may give rise to a claim under this business or any other business? YES / NO
3. Have you ever been convicted of or charged (but not yet tried) with a criminal offence other than motoring? YES / NO
4. Have you or any one engaged in the business ever been declared bankrupt or insolvent or become the subject of any bankruptcy or insolvency proceedings? YES / NO
5. Do you retail products either propriety or under your own label? If yes, (what is your annual turnover in respect of products sold) if over £30,000  
Annual Turnover of Products sold if over £30,000 £
6. Do you run a school or conduct training? Please state number of students
7. Do you agree going forward to patch test routinely for hair tinting and perming? YES / NO
8. Do you agree to keep client records of any treatments performed (not routine cutting etc.) for up to 7 years as required by the policy? YES / NO

## IMPORTANT NOTICE & DECLARATION

- In completing this membership application you must disclose all material facts, i.e. those which an insurer would regard as likely to influence the assessment or acceptance of the risk. Failure to do so could invalidate the insurance. If you are in any doubt as to what facts are material, you should, for your own protection, disclose them or contact us to discuss.
- I / We declare that to the best of my / our knowledge and belief the information given in this membership application is true in every respect.
- I / We agree that this membership application shall be the basis of the contract between me / us and the insurer and accept Zurich Insurance plc.'s policy applicable to the insurance.
- I / We declare that if anything on this membership application was written by another person, he / she acted as my / our agent for this purpose.
- I / We confirm that I / We have read and understood this document along with the Insurance Explanatory Document and Terms of Business.
- I / We understand that you will pass the information on this form and about any incident I / We may give details of to Zurich Insurance plc so that they can make it available to other insurers. I / We also understand that, in respect of searches Zurich Insurance plc. may make in connection with this application or any incident I / We have given details that we may pass Zurich Insurance plc. information it has received from other insurers about other incidents involving anyone insured under the policy.

SIGNED

DATE

**Please send back completed form and qualifications in an envelope enclosed along with payment or alternatively, please call the ABT team on 01789 773 573 to pay by credit card or email [info@abtinsurance.co.uk](mailto:info@abtinsurance.co.uk)**

**In cases of Salon Membership please ensure that all staff have completed individual application forms, supplied qualifications and signed the declaration.**

**Please make cheques/postal orders payable to ABT Ltd and send to...** ABT Ltd, The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Alcester, Warwickshire, B50 4JS Fax: 01789 773575

**Phone:** 01789 773 573 **Web:** [www.abtinsurance.co.uk](http://www.abtinsurance.co.uk)