



We are  
**Accreditation**



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**Training Course Accreditation**  
UK Application Form

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**ABT accreditation is a simple, low cost and extremely efficient way to step out of the crowd and show your potential clients that you are approved, endorsed and eligible to offer ABT membership and insurance packages to them.**

ABT is the only membership provider to offer a one off fee\* – no hidden charges, no annual renewals or price per certificate issue costs.

The above pricing is for the initial application. Once the initial accreditation application has passed, additional courses are charged at £40 per course.

### **Associated Beauty Therapists (ABT)**

The UK & Ireland's largest Beauty Membership and Insurance provider who currently represent:

- **18,000 Business Owners, therapists, nail technicians, holistic practitioners and hair stylists / barbers.**
- **Over 1000 Brands, training providers and suppliers**
- **146,000 potential clients via website views and page counts per month**

ABT is also part of the UK & Ireland's leading publisher, Exhibition Management brand and its Irish counterpart – Irish Beauty Show and AIT Ireland.

Scratch Magazine, along with Olympia Beauty endorse and support our marketing activities and every member – unique to this market place has the availability of tapping into all of the above brands potential client databases.

When accrediting your course, qualifications or post graduate support training with ABT you will enter into a relationship with the UK & Ireland's largest Beauty Membership and Insurance provider who currently represent over 18,000 members.

Having your course Accredited is crucial to give your course the seal of approval and recognition it deserves.

Our dedicated accreditation department will help, support and guide you through the process of gaining accreditation with us personally or you can see the forms, criteria and pricing right here on our simple and user friendly site.

Whilst in many cases we store manuals, lesson plans, certificates and other supplementary information within our secure portal system this is not always the case for storage size relevance. In some cases, we transpose the data to our internal system and disregard paperwork. We therefore cannot guarantee upon any request that we will be able to send copies of any original paperwork provided. Should the manual[s], Lesson plan[s], Certificate [s] be available, we will send back at an administration charge of £50 per item requested or a maximum of 1 day [8hours] £400. This does not in anyway impact the right of access that is commonly known as making a subject access request or SAR.

\* The above pricing is for the initial application. Once the initial accreditation application has passed, any additional courses added are charged at £40 per course. If you are insured with ABT, there are NO renewal or annual fees, however if you are with a different provider there may be a £100 charge per active policy annually to allow for additional administration and checking of insurance documentation. T&C's apply which are subject to change. We reserve the right to change the benefits, ABT terms or acceptance of treatment types as directed by insurer that apply to ABT accreditation at any time.

# Benefits of ABT Accreditation



## One off fee\*

ABT is the only membership provider to offer a one-off fee – no hidden charges, no annual renewal costs and no price per certificate issued to students.



## Accreditation pack

Once all documentation has been received and we are happy to move forward with your application, you will receive our accreditation pack which includes a certification of your accreditation with ABT.



## 10% Off Any ABT Package for Your Students

As an Accredited Trainer, you will receive a unique discount code to give to your students that is personalised to your business. This code allows your clients to receive 10% off any of our individual membership packages.



## Use of the ABT accreditation logo

Once accredited you can use the ABT accredited logo to market yourself as an accredited trainer. Or if you have your online courses accredited with ABT then you will also be able to use our ABT Online Accredited logo as well.



## Free Promotion on [abtinsurance.co.uk](http://abtinsurance.co.uk)

Confirm and appear on our searchable 'Find the Nearest Accredited Company' map.



## Free Promotion in our Bi-Weekly Newsletters

Get free PR promotion in our regular newsletters to over 18,000 ABT members.



## Entry to Trade Shows

Entry to industry leading Trade Events being held across the UK.



## Support & Guidance

Support and guidance when adding new courses or converting existing courses in to an online accreditation application.



## Free Student Presentation

Free presentation on the importance of insurance from an ABT Student ambassador.



## 20% Off Banner Advertising

20% off banners and buttons on [beautyandhairdressing.co.uk](http://beautyandhairdressing.co.uk)



## Personalised Accreditation Portal

Your very own personalised accreditation portal where you can climb from blue to beyond and earn points and rewards. Where you can check your own insurance policy and documentation plus receive relevant announcements and discounts.



## PR and Editorial Support

PR and Editorial Support with writing and providing your latest news for our membership website, [www.beautyandhairdressing.co.uk](http://www.beautyandhairdressing.co.uk)



## Video, Interview and Editing Support

Access to our in-house Design, Videographer and Marketing Team.



## Guaranteed Insurance for your students

Add immediate credibility to your courses giving your potential students confidence that the courses you are offering are approved, validated and insurable at the UK's leading membership and insurance provider.



## 10% Off Adverts in Scratch Magazine

10% off advertising in Scratch magazine, to promote your business.



## Access to Insurance Talks

Access to Insurance Talks about key topics on trend.



## 5% Off Stands at Olympia Beauty

Wanting to Exhibit at a leading trade show, this could be your chance with 5% off stands at Olympia Beauty Show.



## Invitation to ABT Events

An invitation to ABT Events with specialised areas, drinks receptions, key opportunities to meet important industry figures, with interactive experiences to benefit your business as well as our onsite team to answer your questions and queries. Keep an eye out for your invite.

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**If you are running private courses in either beauty or holistic treatments that are not recognised by an education board we must have received a completed pack to ensure a smooth and simple process for your clients and our future members.**

We are only able to insure members to practise treatments that they have been taught under courses that are offered under the NVQ, SVQ, or any National / International qualification or courses that have passed our accreditation process.

**We have kept it as simple as possible to apply for accreditation, all you need to do is:**

1. Complete the enclosed Form A Contact and School Details
2. Complete the enclosed Form B Tutor Details
3. Complete the enclosed Form C Course Details
4. Return to us copies of your lesson plans and teaching manuals for each course
5. Return to us copies of the certificates you will be issuing for our records
6. Return all the aforementioned documents to ABT Insurance, including the appropriate fees (see below)

Upon satisfactory receipt and acceptance of the above information you will become ABT approved and your clients will be eligible for our membership and insurance packages.

#### **Accreditation Definition:**

In order for a training provider and their courses to be accredited by a professional body or association, the course and the provider must pass strict criteria. It is important to remember that ABT accreditation is not a national framework or a recognised qualification; each body will have their own criteria.

The main criteria that accreditors [ABT] will consider are:

- **Is the company delivering an insurable course?**
- **Is the content suitable and do the course hours meet the industry standard?**
- **Is the trainer insured?**
- **Is the training being delivered by a teacher qualified to Pttils or AET standard?**

To be accredited by ABT, the answer to all these questions at time of application must be 'yes'.

#### **Pricing Structure**

- Up to 10 courses ..... £250
- Up to 15 courses ..... £400
- Up to 20 courses ..... £500
- Over 20 courses ..... £600

Additional courses after accreditation passed £40 per course

# Form A: Contact & School Details

School/Collage Name

Address

Postcode

Contact Name

Telephone

Email

Website

Principal Trainer Name

Trainer 2

Trainer 3

Trainer 4

Trainer 5

Please briefly describe your training establishment



# Terms & Conditions

## Associated Beauty Therapists Ltd

The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Alcester, Warwickshire, B50 4JS, UK.

Tel: +44 (0) 1789 773434 | Fax: +44 (0)1789 773 575 |

Free: 1800 625180 | Email: info@abtinsurance.co.uk

Registered in the UK: 06135223.

Associated Beauty Therapists is Authorised and Regulated by the Financial Conduct Authority ABT. Authorisation No: 463052

## Accepting our Terms of Business

This document sets out our commitment to you as our client and outlines the principles we follow in doing business with you.

We (ABT) are a membership organisation and act as a specialist provider in non-investment insurance contracts for commercial clients. Our permitted business is advising, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts.

Accreditation is not an insurance product and falls outside of the scope of day to day activities.

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- Is the content suitable and do the course hours meet the industry standard?
- Is the trainer insured?
- Is the training being delivered by a teacher qualified to Pttils or AET standard?

To be accredited by ABT, the answer to all these questions at time of application must be 'yes'.

## Accredited Company Overview:

### Short Course Accreditation

ABT accreditation is a simple, low cost and extremely efficient way to step out of the crowd and show your potential clients that you are approved, endorsed and eligible to offer ABT membership and insurance packages to them. For a training provider and their courses to be accredited by ABT, the course and the provider must pass strict criteria. It is important to remember that ABT Accreditation is used for internal insurance purposes only and is not a national framework or a recognised qualification; each body or company will have their own criteria. When accrediting your course, qualifications or post graduate support training with ABT you will enter into a relationship with the UK's largest Beauty Membership and Insurance provider who currently represent over 1400 providers. ABT is also part of the UK's leading publisher, Exhibition Management brand and its Irish counterpart – , Irish Beauty Show and AIT Ireland. In our opinion, having your course

Accredited is crucial to give your course the seal of approval and recognition it deserves.

ABT Accreditation is not a guaranteed process. We also reserve the right to cancel, decline or refuse to accredit [any application] for a course and/or provider without explanation nor prejudice. ABT holds a registered trademark under No. UK00003589458 and will only permit accreditation and use of our brand under issued guidelines and will refuse use wherever deemed suitable to protect the integrity of the brand. ABT appreciates client's enthusiasm and aspiration towards its accredited status, however we always make sure ABT trademarks aren't wrongfully used to protect our membership community. If we feel our brand is being misused in any way – we will refuse an application and/or terminate an accreditation immediately. ABT require accredited companies to uphold the core values of ABT which are available upon request however revolve around: Standards | Ethics | Quality | Integrity and Client Care. Proven failure to uphold any of these standards will potentially mean removal of any accredited status.

Accreditation requires an active insurance policy [per tutor] against the college record in every situation. Should an Accredited company cease to have suitable insurance, the accredited status will be suspended immediately and automatically. Free activation is available for all ABT members with suitable insurance.\* Charges apply for alternate policies at £100 per year each to contribute to additional time and cost incurred.

## Dedicated Account Manager

Once ABT receive your application you will be assigned a dedicated 'pre-verification' contact who will assist you with collating your application before submitting to our approvals team. Whilst most accreditations take 21 days to complete, some are much faster, and the team contact will keep you informed every step of the way. This exclusive service takes all the stress out of applying, so don't worry – we are here to help and if you don't believe us – check our Facebook reviews! Accreditation is only dealt with in writing, email and through our dedicated, innovative client portal.

## Payment for our Services

The only fees that ABT charge for accreditation are membership fees. Accreditation is not an insurance product, nor is offered alongside such products. The current charge for accreditation is a single one-off fee of £250\* for up to 10 courses [ \*if successful or not with application] is non-refundable unless the course is classed as uninsurable [as a treatment] and in this case a refund will be due within the first 90 days. Our dedicated accreditation department will help, support and guide you through the process of gaining accreditation wherever possible. Please see pricing structure for further details of initial course application costs.

## Ending our Relationship

Accreditation is an application process and charged at the beginning [application stage] of our relationship. Once applications have been received in part, full or pending further investigation the initial charge in full applies. The current charge

# Terms of Business (UK – Accredited Companies)

is a one of fee of £250 for up to 10 courses, other costings available please see our pricing structure  
[\*additional charges apply per course thereafter of £40]

Where an accreditation has been valid for over 3 months, and the college and/or training establishment changes its name, fundamental brand or identity, an amendment to application must be made. In all cases a full resubmission of paperwork as per new application is required and a fee of £85 will be charged and new welcome packs issued. In these cases, we cannot guarantee reaccreditation as application treated as new.

You may at any time terminate our authority to act on your behalf within 14 days of payment or as otherwise agreed without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days notice.

We reserve the right to remove accredited status, or availability of products without notice and in this case, no refunds of accreditation fees will be due. Where the insurer has removed or amended the availability of a product, your accreditation will see the term through, although insurance products for members will not be available. In this instance, no refunds are available outside of the first 90 days and your accreditation for these courses will automatically end.

Any courses added after your initial application/confirmation of accreditation are charged at £40 per course. This is regardless of unused courses or fees from initial application outside of a 30-day period.

There is an annual charge due of £100 per active insurance policy that is currently waved [to zero value] in all cases if annual information request for valid ABT insurance documents is received. Whilst there is no issue with any accredited trainer being insured elsewhere should any trainer stay with another provider we will ask you to resubmit your schedule of insurance, endorsements, and policy wording for us to see when renewal falls due – it is for this check annually why there is a change of £100 [that we do not need to do for ABT members where your school, membership and insurance are all linked in a portal]. The annual charge due of £100 per active insurance policy is currently waved [to zero value] in all cases for valid ABT members with suitable cover and will fall due at any time policy expires after application.

For our temporary support during Covid-19 we have negotiated with our insurers to allow digital training online. These courses must be Accredited as new courses at the cost price of £30 each. We cannot offer this service to 'advanced treatment extensions' and in all cases a live assessment via Teams, Zoom or similar must be conducted. We will give a minimum 3 months' notice before withdrawing this service if in the event we need to. This service has been valid from March-20.

Document supplementary to: Terms of Business [UK accredited Company]. Revised Update 05-07-21 - We reserve the right to amend terms at least once every quarter - Q3-21-Version.001.02

## Accepting our Terms of Business and The Financial Conduct Authority (FCA)

This document sets out our commitment to you as our client and outlines the principles we follow in doing business with you. We (ABT) are a specialist provider in non-investment insurance contracts for commercial clients. Our permitted business is advising, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts. By asking us to quote for, arrange or handle your insurances, you are providing you informed agreement to these Terms of Business.

For your own benefit and protection, you should read these terms carefully. We are authorised and regulated by the Financial Conduct Authority in the United Kingdom and our registration number is 463052. As an insurance intermediary authorised & regulated by the FCA under the Insurance Mediation Directive (Directive 2002/92 EC) we have passported the ability to provide insurance mediation service into the Republic of Ireland. You may check this on the FCA's Register by visiting the FCA website: [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA on Tel: +44 (0) 20 7066 1000

## Our Service

Our role is being committed to providing a professional service for therapists across the UK and you will be classed as a Commercial Client. With regard to insurance, we source and arrange insurance products but do not offer advice or make recommendations when arranging your insurance. However, we may ask some questions to narrow down the selection of products on which we will provide details; you will then need to make your own choice about how to proceed. We mainly arrange or introduce with Balens the following types of insurance; Professional Liability, Medical Malpractice, All Risks, Salon Packages and a Legal Package, selecting one insurer from a limited number of insurers who provide us with Delegated Authority to bind cover, via Balens Limited. Balens Limited are a specialist insurance brokers and a copy of their Terms of Business can be obtained from [www.balens.co.uk](http://www.balens.co.uk), ringing 01684 580771, or writing to their address, Balens Ltd, Bridge House, Portland Road, Malvern, WR14 2TA.

We will not in any circumstances act as an insurer nor guarantee or warrant the solvency of any insurer. This document sets out our commitment to you as our client and outlines the principles we follow in doing business with you. In providing this service to you we act as agent to the insurer.

## Complaints And Compensation

We are an Ethical Firm and aim to provide you with a high level of customer service at all times, but if you are not satisfied, please contact ABT in writing to Mr. David Horton, The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Warwickshire, B50 4JS or by phone on Tel: 01789 773 573 and ask for Mr. Horton or email [info@abtinsurance.co.uk](mailto:info@abtinsurance.co.uk). When dealing with your complaint we will follow our complaint handling procedure; a copy of which is available on request.



# Terms of Business (UK – Accredited Companies)

## Continued

If you are still not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS) (except in the case of a business employing 10 persons or more and with a turnover or annual balance sheet exceeding £2 million, a charity with an annual income of £1 million or more or trustees of a trust with a net asset value of £1 million or more).

For further information you can visit FOS website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

We are covered by the Financial Services compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we, Balens Limited or any insurers we select on your behalf are unable to meet our or their obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance (such as Employers Liability), insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or [www.fscs.org.uk](http://www.fscs.org.uk).

### Payment for our Services

The only fees that ABT charge are membership fees. In addition, we normally receive commission from the insurers or product providers, details of which are available on request. We also draw your attention to the sections headed Cancellation of Insurances and Ending your Relationship with us.

### Handling Money

Our financial arrangements with most insurance companies are on a 'Risk Transfer' basis. This means that we act as agents of the insurer in collecting premiums and handling refunds due to clients. In these circumstances such monies are deemed to be held by the insurer(s) with which your insurance is arranged. However, if Risk Transfer does not apply, such monies will be held by us in a Statutory Trust account set up in accordance with FCA rules. Interest earned on monies held in such a Statutory Trust account will be retained by us.

If you object to your money being held in a Statutory Trust account you should advise us immediately. Otherwise, your agreement to pay the insurance premium and/or membership together with your acceptance of these Terms of Business will constitute your informed consent to ABT holding your money in Statutory Trust account. For the purpose of some transactions, client and /or Insurers money may pass through other authorised intermediaries, i.e. Balens Limited, before it is received by the insurer.

### Cancellation of Membership and Insurances

You should make any request for the cancellation of membership [including accreditation] or an insurance policy in writing and any relevant documents or certificates of insurance should be returned to us. You are entitled to cancel insurance policies within 14 days from the day after the day of conclusion of the contract. You will be charged for reasonable costs incurred in relation to the cover and services provided. Cancellation by you in other circumstances may result in enhanced, short-period charges as

determined by the product provider and in some circumstances and there may be no refund of membership or insurance premiums paid. Accreditation [with or without membership] is a non-refundable process unless we are unable to insure the treatments being applied for at the point of application. We reserve the right to withdraw insurance for any accredited treatment at any time and with no notice.

### Ending our Relationship

You may terminate our authority to act on your behalf with 14 days notice or as otherwise agreed without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated which will be completed according to these terms of business unless otherwise agreed in writing. You will be liable to pay for any transactions of adjustments effective prior to termination and we will be entitled to retain any and all membership fees or insurance brokerage payable in relation to insurance policies placed by us prior to the date of termination. In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days notice.

### Your Responsibilities

You are responsible for answering any questions or assumptions you may agree to honestly and to the best of your knowledge, providing the complete and accurate information which insurers require in connection with any proposal for insurance cover. This is particularly important before taking out a policy but also at renewal or if you make a midterm amendment to your policy. If you fail to disclose information, or misrepresent any fact which may influence the insurer's decision to accept the risk or the terms offered, this could invalidate the policy and mean that claims may not be paid in part or full. You must check all details on any proposal form or Statement of Facts and pay particular attention to any declaration you may be asked to sign. You must read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply. Particular attention should be paid to any warranties and conditions as failure to comply with them could invalidate your policy. You must take note of the required procedures in the event of a claim, which will be stated in the policy documentation. Generally, Insurers require immediate notification of a claim or circumstances that might lead to a claim. You must inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. If you are unsure about any matter, please contact us for guidance. Changes of Circumstances Notification -You must notify us in writing if there are any changes since originally completing your proposal form or other relevant documentation, as this could have a bearing on your cover. We undertake to notify this to your Insurers and supply appropriate documentation for the alteration

### Use Of Personal Data

We will process any personal information we obtain in the course of providing our services to you in accordance with the Data Protection Act 1998. In administering your insurances it will be

# Terms of Business (UK – Accredited Companies)

## Continued

necessary for us to pass such information to insurers and other product or service providers for legal or regulatory reasons. We may also disclose details to relevant parties, as necessary, to comply with regulatory or legal requirements. We will not otherwise use or disclose the personal information we hold without your consent. Some of the details you may be asked to give us, such as information about offences, are defined by the Act as sensitive personal data. By giving us such information you signify your consent to its being processed by us in arranging and administering your insurance. Subject to certain circumstances, you will be entitled to have access to your personal data for which we reserve the right to charge a fee.

### Claims Handling Arrangements

It is essential that Balens are notified immediately of any claims, or circumstances which could give rise to a claim providing details honestly and accurately. Your policy wordings will describe in detail the procedure and conditions in connection with making a claim. The final decision regarding the payment of a claim will be made by the relevant insurer.

In addition to providing a claims handling service Balens will:

- **Employ due care and skill if we act on your behalf in respect of a claim.**
- **Give you guidance on pursuing a claim under the policy and, if required, negotiate with Insurers on your behalf.**
- **Provide you with information about how to handle complaints and potential clashes between you and your clients.**
- **Inform you in writing if we are unable to deal with any part of a claim.**
- **Handle claims fairly and promptly and keep you informed of their progress.**
- **Account to you, without avoidable delay, once a claim has been agreed and settled.**

Settlement of claims will be dependent upon decisions and collection from insurers. Part payment may be made during the collection process, but ABT or Balens cannot be responsible for the wrongful non-payment or delay by insurers in paying any claim. Claims information may be used by Balens or insurers concerned for underwriting, statistical analysis, management information, market research and risk management. Insurers may pass your claims information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDSL) & the Association of British Insurers (ABI). Also, to prevent and detect fraud, insurers may share your claims information with the Police. We may also share your claims information with any association or professional body that you are a member of.

### Quotation Validity Period

There is usually a 15 or 30 day validity period after which it will be necessary to re-quote. This will be stated in your quotation letter which you should refer to. It will be necessary to sign a further declaration after a 30 day period has expired in order to go on cover or continue cover. Cover for previous work performed (retroactive cover) may not be included by Insurers if a gap has occurred

between a previous policy and a new or renewal one. Cover also needs to be provided after termination (run-off) on some of our specialised policies should you not take up a renewal from us, it is important to always refer to our instructions and information in this regard.

### Retention Of Documents On Client's Behalf:

ABT and Balens will maintain records of the insurance contract(s) we arrange on your behalf. It is our policy to keep records in accordance with best practice within the insurance industry. We are happy to provide this service free of charge for as long as you are our client.

### Governing Law

ABT undertakes its activities in accordance with the Laws of England and Wales and any disputes will be governed by and construed in accordance with the Laws of England and Wales.

### Conflicts of Interest and Call Recording

Occasions can arise where we or one of our clients or product providers may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment. For training and monitoring purposes your telephone conversations with us may be recorded.

### Changes of Circumstances Notification

Occasions can arise where we or one of our clients or product providers may have a potential conflict of interest with business being transacted for you. If this happens, and we become aware that a potential conflict exists, we will write to you and obtain your consent before we carry out your instructions and we will detail the steps we will take to ensure fair treatment. For training and monitoring purposes your telephone conversations with us may be recorded.

### Treating Customers Fairly

ABT and Balens are ethical firms and we aim to treat our customers fairly.

### Telephone Communications

Calls to ABT may be recorded or monitored for training and compliance purposes. Although not all calls are recorded, where available free of charge internal document that will outline documents is available along with system notes. With regard to requests for official transcripts, these are available as outlined in our web/telephone terms at a cost of £250 per call [from 0-15minutes]. ABT use a third party to produce transcripts and the fee is a direct cost – therefore, should you wish to receive transcripts we will supply a list of available calls from our system and a charge will be made prior to supplying.



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 +44 1789 773573. 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. Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.