



## THE IFA MEMBER DISCOUNTED INSURANCE SCHEME

It is a mandatory requirement for IFA registrants to hold public liability insurance whilst practising, which must be purchased separately to their membership and proof provided at registration and annual renewal.

**We do appreciate it can be a little confusing that to hold IFA membership you need insurance but to get the discounted package you need to hold IFA membership – which is why we have arranged with Alan Boswell that they notify us when a person claiming the IFA discount takes out this package. Therefore, those who take up this package do not need to provide insurance proof as we receive it direct from Alan Boswell.**

To assist our members, reduce overhead costs we have secured a discounted packaged with the Chartered insurance brokers Alan Boswell, which we recommend you take advantage of.

### THE PACKAGE

The IFA Alan Boswell Group Public Liability and Medical Malpractice scheme has been specifically designed for IFA members. The cover they provide for complementary therapists has been specifically designed to provide comprehensive protection against an allegation of medical malpractice.

The Insurance scheme includes:

- £5 million limit of indemnity for Public and Products Liability and Malpractice.
- Errors and Omissions cover up to £5m where treatment risk is covered.
- Coverage of Additional Therapies.
- Very wide description of 'trade' – includes presentations, exhibitions, workshops and the like, plus so called "good Samaritans" actions.
- Written on a 'Claims Occurring' basis meaning policy covers claims that occur during the policy period irrespective of when the claim is made.
- Basic beauty cover has been included for pedicures, sugaring, manicures, facials, body wraps, scrubs, exfoliation – other beauty therapies may be charged at a higher rate.
- Full legal expenses cover including 24 hour helpline for more details [click here](#).
- Full details of cover can be found here [click here](#).

Cover can be purchased on line so cover is automatically in place once the premium is paid and documentation is emailed within minutes of purchase.



For IFA postgraduate members it is **£60.49** per annum and for students **£40.69** per annum.

**If you do take out this insurance package and do not update your IFA membership within 28 days your insurance will be invalid, and you will be charged at the higher rate.**

### **CONTACT INFORMATION**

For any enquiries, please contact Tom Head or his team on **01603 649725**

For full details please visit: <https://www.alanboswell.com/business/business-insurance/care-medical/complementary-therapy/aromatherapy/>

Email: [aromatherapists@alanboswell.com](mailto:aromatherapists@alanboswell.com)

### **EUROPE**

Alan Boswell Group do not cover insurance in Europe. We recommend therefore that you contact:

BGI [www.bgi.uk.com](http://www.bgi.uk.com) (they cover complementary therapy but do not provide legal cover)

We will continue to add to this list as and when we are made aware of more providers.

### **OVERSEAS**

AIA: [www.aia.com.hk/](http://www.aia.com.hk/) (Hong Kong)

Manulife: [www.manulife.com.hk](http://www.manulife.com.hk) (Hong Kong)