



**The International Federation
Of
Professional Aromatherapists
Information Pack**

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Thank you for your enquiry.

We have great pleasure in forwarding a copy of our IFPA Information Pack giving you full details on membership and insurance. We hope you find the whole concept exciting and progressive. There is a wide range of benefits, which are fully explained in the literature provided, but please do not hesitate to contact us if you require further clarification.

Conditions of Membership and Categories of Membership are given in the first section, together with the IFPA Aims and Objectives, Code of Practice and Code of Conduct. The second section gives details of insurance cover.

Subscriptions

Payment of subscription of renewals is due on 1st April each year, together with insurance if applicable. If you are applying for membership during the year, this is calculated according to your date of joining.

Insurance

It is obligatory that Full and Associate members hold insurance cover. We can arrange this for you with our very comprehensive package from Balens Limited or we would need to be satisfied that your existing insurance cover is acceptable to us.

Changes

Please assist our administration by notifying all changes in writing, i.e. changes of address, telephone number, e-mail address, changes in membership status and requests for upgrades.

Certificates

Membership cards are issued to all categories of membership, but only those holding Full and International membership will be issued with a membership certificate.

We hope that you are enthused by what we have to offer and look forward to welcoming you as a member of the IFPA in the near future.

Yours sincerely
IFPA Administration Office



HISTORY AND BACKGROUND

The International Federation of Professional Aromatherapists (IFPA) was officially born on 1st April 2002 – the result of a dream conceived by the UK's major international professional aromatherapy organisations.

Members of the International Society of Professional Aromatherapists (ISPA) and the Register of Qualified Aromatherapists (RQA) worked tirelessly together for over two years to bring their organisations together in a united effort which would immeasurably benefit the future of professional aromatherapy both in the UK and abroad.

The merger planning process was directed by a steering committee made up of the chairs and vice chairs of each association. In addition, members of the two executive committees/councils also played a vital role working on a wide range of issues including the constitution, administration, education and training, public relations, insurance and publications. Everyone involved worked hard to make the amalgamation process progress as smoothly as possible, and produce the most positive possible outcome both for IFPA's practising members and the general information.

Working together in a spirit of unity to lay the foundations for what has become the premier UK and international professional body of aromatherapy, the IFPA dreamed of strengthening ties and exchanging information with national aromatherapy bodies in the UK and also establishing closer links with aromatherapy organisations and practitioners abroad. It was felt by all concerned that if we seize this unique opportunity to work together we could establish, on a global scale, professional aromatherapy as a viable, respected system of modern natural medicine.



IFPA CATEGORIES OF MEMBERSHIP

Full Member: Any individual who has satisfactorily completed training in Aromatherapy on a course accredited by the Federation, or training consistent with the standards set by the Federation. They may use the letters MIFPA, are eligible to vote, are on the Members' Register and can appear on the Find-a-Therapist facility on the IFPA website if desired.

For graduates of non-registered or non-compatible courses an assessment is required, after which additional training maybe recommended.

International Member: Awarded to those who reside outside the United Kingdom and who have satisfactorily completed training in aromatherapy on a course accredited by the Federation, or training consistent with the standards set by the Federation. They are Full members, have voting rights, are on the Members' Register and can appear on the Find-a-Therapist facility on the IFPA website if desired.

Associate Member: This category is for those individuals who practice aromatherapy whose qualification is not IFPA accredited. The names of Associate members will appear on the Members' Register and thus can appear on the Find-a-Therapist facility on the IFPA website if desired. They are not eligible to vote.

Student Member: Any person currently undertaking an aromatherapy training course accredited by the Federation. Normally training will be completed within three years. Any extension to this period will be on a case-by-case basis, at the discretion of the school and in conjunction with the IFPA.

Non-Practising Member: Any individual who has completed training in Aromatherapy but is not currently practising. This category of membership is also for anyone who has a general interest in aromatherapy and would like to receive our quarterly magazine In Essence.



CONDITIONS OF MEMBERSHIP FOR PRACTISING MEMBERS

- That you have qualified from an approved training course and have an acceptable Anatomy and Physiology qualification.
- That you hold a current First Aid Certificate validated by either St John Ambulance, St Andrews Ambulance, the Red Cross or Health and Safety Executive. All need to be valid for 3 years.
- That you engage in appropriate postgraduate studies each year to keep abreast of new knowledge and or developments and skill acquisition (12 points per year)
Full, International and Associate Members only
- That you pay the annual membership fee on the 1st April each year.
- That you maintain professional indemnity malpractice, public and products liability insurance at all times to a level agreed by the IFPA.
- That you undertake to abide by the Code of Practice and Code of Conduct.
- That you conduct yourself in a manner befitting a professional Health Care Practitioner, and do not bring the profession into disrepute.
- That your practice rooms are clean, tidy and suited to aromatherapy.
- That any advertising in which you engage does not claim superior skills or knowledge vis a vis other practitioners.
- That you do not attempt to treat conditions beyond your level of skill and are willing to refer patients either to more experienced colleague or to their G.P.
- That you seek to make and maintain professional relationships with your client's G.P. whenever possible, seeking his/her support and treatment approval.

AIMS AND OBJECTIVES

The International Federation of Professional Aromatherapists is a practitioner-led professional association. It is a company limited by guarantee (Company No 4388652) and a registered charity (Charity No 1091325).

AIMS

1. To preserve health by advancing the knowledge, practice of and expertise in aromatherapy by education, teaching and training and other lawful charitable means.
2. To establish and maintain a programme of the highest standards of professional education designed to improve the practice of aromatherapy by making available and disseminating as widely as possible all available information relating to the practice of aromatherapy.
3. To establish ethical and professional standards for the practice of aromatherapy for the benefit of the general public and the members of the profession.
4. To establish and maintain a programme to inform the general public of the benefits of aromatherapy and of the requirements for ethical and professional practice.

OBJECTIVES

1. To maintain a register of practising professional members whose services are available to the public and other professional organisations. The existence of this register to be made known through enouncements and advertisements, and for it to be available on request.
2. To establish and publicise complaints and disciplinary procedures.
3. To provide well founded insurance cover for members, embracing:
 - a) Professional indemnity
 - b) Professional malpractice
 - c) Public liability
 - d) Selling on of formulated aromatherapy products
 - e) Any other protection that may be deemed necessary.
4. To maintain a list of training providers offering professional qualification courses in holistic clinic aromatherapy, and therapeutic Massage and bodywork, that are recognised by the IFPA as providing training of a standard that meets the requirements specified for individual membership of the IFPA.
5. To publish a professional journal.
6. To run an annual conference.
7. To support and encourage scientific research applicable to aromatherapy and its practice.
8. To establish an educational fund to assist in training students in developing counties and the UK.

CODE OF PRACTICE

The aim of this Code of Practice is to set out the basic standards which the International Federation of Professional Aromatherapists expects its members to maintain. The Code of Practice lays down the minimum standards necessary for members of the Federation. Clients who attend a registered aromatherapist expect a professional approach by the practitioner and this professionalism should be reflected in the equipment, furniture and premises.

1.0 Insurance

1.1 A practising member must ensure that her/his professional practice is fully covered by professional indemnity, professional malpractice and public liability insurance. If products are sold without a consultation, or if members have a separate business dedicated to aromatherapy products, they should ensure that suitable additional insurance cover is arranged. Members can take advantage of the IFPA insurance scheme, and this determines the level of cover deemed acceptable. Those taking out separate insurance must ensure the cover provided is at least equivalent to the IFPA scheme.

2.0 Premises

- 2.1 Consultation and treatment rooms must be clean, adequately lit, properly ventilated and in a good state of general repair.
- 2.2 A wash basin with hot and cold water supply properly connected to public drainage should be available. Soap, preferably containing antiseptic, and some means of hand drying should also be available.
- 2.3.1 If the consultation and treatment rooms are not directly accessible from the street all entrances and stairways should be kept adequately clean and well lit.
- 2.3.2 An appropriate sign indicating that an aromatherapist is in practice may be placed at the main entrance.

3.0 Personal Hygiene

- 3.1 The aromatherapist must ensure that her/his health and personal hygiene are such as to prevent any risk to a client.
- 3.2 The practitioner must not eat, drink or smoke whilst at practice.
- 3.2.1 The aromatherapist must be aware of the elements of public hygiene and local safety byelaw, rules and specifications that apply to aromatherapy.

4.0 Furniture

- 4.1 Massage couches and chairs etc must be sturdy and safe, and should be kept clean.
- 4.2 Table tops and other work surfaces must have an impervious surface, which can be cleaned and disinfected at regular intervals.

5.0 Client Register

- 5.1 A card index or other suitable means should be set up to register clients' names, addresses and other relevant information, including dates of attendance.
- 5.2 Good records should be maintained and should be kept for a period of time specified periodically by the Federation, so that continuity of client care is

possible, and case history information can be made available to another aromatherapist should the client move away from a practice.

5.3.1 These records should include up-to-date progress reports and records of any referrals and tests carried out by other practitioners, and should be capable of being understood by any other therapist taking over or assisting in the care of that client. It is important that the client sign the record card at the initial consultation as being a true account of his/her present medical condition.

5.4 Clients have the right to inspect their records.

6.0 Important Notes

6.1 It is the responsibility of the practising aromatherapist to observe any byelaws with regard to the therapy undertaken. All necessary legal (pharmaceutical and cosmetic) requirements must be complied with in regard to all materials used and stored, purchased complete or assembled and labelled on the practice premises.

6.2 Members must be wary of giving advice on skin and bodily ailments, diet, etc, and are expected not to presume a specialist knowledge outside the limitations of their own specialised knowledge.

6.3 It is the responsibility of a practising aromatherapist to bear in mind her/his own standard of training and level of knowledge, as well as any insurance limitations when deciding how the essential oils are to be used for each individual client.

7.0 Liaison with other Professionals

7.1 Liaison with the client's doctor may increase better understanding between individual aromatherapists and their local doctors. Gradually, if contact can be established with a number of practitioners in various spheres, e.g. dermatology, homeopathy, dietetics, reflexology, acupuncture etc. clients' conditions may be greatly assisted, the standing of aromatherapy enhanced and better care provided.

7.2 Many doctors are co-operative if asked if they would be agreeable to making referrals, and every such liaison serves to strengthen the ideals that we seek to achieve.

7.3 By lecturing to other professional bodies and by increasing contact, greater awareness of the therapeutic nature of aromatherapy can be communicated.

IFPA CODE OF CONDUCT

The aim of the Code of Conduct is to set out the basic, minimum standards, which the International Federation of Professional Aromatherapists (IFPA) expects its members to maintain.

1. Introduction

- 1.1 **Definition of Aromatherapy.** Aromatherapy is the systematic, controlled use of essential oils to promote and enhance the health and well-being of the individual.
- 1.2 Compliance with this Code of Conduct is mandatory for members of the IFPA (excluding Friend members) who are subject to the IFPA's Disciplinary Procedure. It is the responsibility of the member to ensure that s/he is fully acquainted with the details of these requirements.
- 1.3 Breaches of this Code and formal complaints directed at any IFPA member at any level will be handled in accordance with the IFPA's Disciplinary Procedure.
- 1.4 Complementary and alternative medicine is legal in Great Britain.
- 1.5 Since December 1991 doctors have been allowed to delegate treatment of patients to specialists, including complementary therapists such as aromatherapists, provided that:
 - the doctor remains in charge of the patient's treatment and
 - the doctor is clinically accountable for the care offered by the complementary therapist.
- 1.6 Although the Government and orthodox medical policy often use the words 'alternative' and 'complementary' medicine it is clear that under their rules any member of the IFPA abiding by this Code of Conduct and accepting delegation from a doctor is 'complementary'. The term 'complementary medicine' makes no pretensions of replacing conventional medicine; it informs the public that aromatherapy cannot and does not ever exclude conventional medicine and orthodox healthcare practitioners from patient care and treatment.

2. Relationship with the client.

- 2.1 Members shall have respect for the religious, political and social situation and views of any individual irrespective of age, race, colour, creed or gender, and must never seek to impose their own beliefs on a client.
- 2.2 Members shall at all times conduct themselves in a honourable and courteous manner and with due diligence in their relations with their clients and the public. Proper moral conduct must always be paramount in the members' relations with clients; they must behave with respect, courtesy, dignity, discretion and tact. Their attitude must be professional, competent, empathetic, realistic and supportive, thus encouraging uplift in the client's outlook and belief in a progression towards good health practices.

- 2.3 The relationship between the practitioner and client is that of a professional with a client. The client places trust in a practitioner's skill, care and integrity, and it is the practitioner's duty to act with due diligence at all times and not to abuse this trust in any way.
- 2.4 Members must never claim to "cure". The possible therapeutic benefits may be described but recovery must never be guaranteed.
- 2.5 When a client consults a member for the first time about a particular problem the client should be asked what medical advice they have received and the response entered in the client's records. If the member later concludes that a client has another disorder they must be advised to consult a doctor. Since it is legal to refuse medical treatment, no client can be forced to consult a doctor. The advice must be recorded in the client's records for the member's own protection.
- 2.6 Before treatment, members must explain fully either in writing or verbally all the procedures involved in the treatment including such matters as the consultation process, the length of visits, fees etc.
- 2.7 Members must act with consideration concerning fees and justification for treatment. They should not be judgmental as clients are entitled to refuse treatment, ignore advice and make their own decisions on health, lifestyle and money.
- 2.8 Members and all those who work with them must not disclose or allow to be disclosed, any information about a client (including the fact of their attendance) to any third party, including members of the client's family, without the client's consent unless it is by due process of the law or for immediate protection of or avoidance of identifiable real risk to a third party, in which case the member is advised to obtain legal advice.
- 2.9 No third party, including assistants and members of the client's family, may be present during the course of the consultation with an adult client without the client's express consent. However, members working with children, severely disturbed clients or those of the opposite sex should give due consideration to the need to safeguard themselves by having a third party present in the treatment room or in the treatment premises.
- 2.10 At present, neither aromatherapy nor any other complementary therapy is approved as 'medical aid' under current UK law. It is a criminal offence for a parent or guardian not to seek medical aid for a child under the age of 16 years. Therefore the member should secure a signed and dated statement from a parent or guardian who refuses to seek medical aid as defined in law. The following format should be used:

I have been advised by (name of therapist)that according to law I should consult a doctor concerning the health of my child (name child)

Signed

(Parent or Guardian)

Signed by witness
Date

(Person witnessing)

3. Practitioner Awareness

- 3.1 Practising members must ensure that their health and personal hygiene do not jeopardise the welfare or health and safety of their clients. Members must not eat, drink or smoke while at practice.
- 3.2 Discretion must be used for the protection of the member when carrying out private treatment with clients who are mentally unstable, addicted to drugs, alcohol or other substances, severely depressed, suicidal, or hallucinating. Such clients must be treated only by a practitioner with the relevant competency. A member must not treat a client in any case which exceeds her/his capacity, training and competence. Where appropriate the member must seek referral to a more appropriately qualified person.
- 3.3 Diagnosis and treatment of an animal is only permitted in law under the supervision of or with the permission of a veterinary surgeon.
- 3.4 The rendering of emergency first aid to animals for the purpose of saving life or relieving pain is permissible. What constitutes an emergency must be a question for the judgement of the individual aromatherapist. The Protection of Animals Act 1971 lays down an obligation that if the animal clearly requires treatment by a veterinary surgeon the owner must be aware of this.
- 3.5 It is against the law for anyone other than a midwife or doctor, or one in training, to care for a woman who is in labour without medical supervision except in an emergency. Members must therefore not attend women in childbirth or treat them for ten days after parturition for reward unless they, or another healthcare professional, hold a midwifery qualification, or are working under the supervision of the obstetric team.
- 3.6 Members may treat clients suffering from HIV/AIDS at their own discretion.
- 3.7 Members must be wary of giving advice on skin and bodily ailments, diet etc., and must not presume a specialist knowledge outside their own area of expertise unless their training and qualifications entitle them to do so, and they have appropriate insurance cover.
- 3.8 It is the responsibility of the practising aromatherapist to comply with local and national legislation with regard to the therapy undertaken. They should be fully aware of current laws that affect their practice such as the Data Protection Act, the Veterinary Surgeons Act, the Health and Safety Act, pharmaceutical and cosmetic regulations, etc.
- 3.9 **Notifiable Diseases** It is a statutory requirement that certain infectious diseases are reported to the Medical Officer of Health (MOH) in the district in which the client is living when the disease is diagnosed. In the UK the person responsible for notifying the MOH is the GP in charge of the case. If, therefore, a practising member suspects a client has such a disease, they should insist that the doctor is called in. Each Local Authority decides which

diseases are notifiable in its area which means there will be variations, but it is assumed that the following diseases are notifiable in all areas of the UK:

<i>acute encephalitis</i>	<i>leprosy</i>	<i>relapsing fever</i>
<i>acute meningitis</i>	<i>infective jaundice</i>	<i>scarlet fever</i>
<i>acute poliomyelitis</i>	<i>malaria</i>	<i>tetanus</i>
<i>anthrax</i>	<i>leptospirosis</i>	<i>tuberculosis</i>
<i>cholera</i>	<i>measles</i>	<i>typhoid fever</i>
<i>diphtheria</i>	<i>ophthalmia neonatorum</i>	<i>typhus</i>
<i>dysentery</i>	<i>paratyphoid fever</i>	<i>whooping cough</i>
<i>plague</i>	<i>yellow fever</i>	<i>food poisoning</i>

4. Administration/Publicity

- 4.1 Members must not use titles or descriptions to give the impression of medical or other qualifications unless they possess them. They must make it clear to their clients that they are not doctors etc, and do not purport to have their skills or knowledge.
- 4.2 Advertising must be dignified in tone and shall not contain testimonials or claim or cure for any disease. It should be confined to drawing attention to aromatherapy (or other therapy available), the qualifications of the member, and the offer of a general service together with the necessary details.
- 4.3 All practising members must ensure that their names appear on the IFPA Register of Qualified Aromatherapists. This confirms that they are fully qualified to practice and agree to abide by the Code of Conduct and Complaints and Disciplinary Procedures. Their membership of the IFPA and its address should be displayed in their place of practice.
- 4.4 Practising members must ensure they keep clear, comprehensive and dated records of their treatments and advice given. This is especially important for the defence of any negligence actions as well as for efficient and responsible practice.
- 4.5 In order to be able to determine that any given treatment administered is appropriate and reasonable, it is the responsibility of the member to ensure that their client notes are sufficiently thorough and accurate so they can demonstrate that the treatment was carried out safely and competently, and with the client's informed consent.
- 4.6 All practising IFPA members should provide clients with the name and address of who to contact if they wish to make a complaint.

5. Guidance for working with other Healthcare Professionals

- 5.1 Members should seek a good working relationship and work in a co-operative manner with other professionals, and recognise and respect their particular contribution within the healthcare team, irrespective of whether they perform from an allopathic, alternative or complementary base.
- 5.2 Liaison with the client's doctor may increase better understanding between individual aromatherapists and their local doctors. Gradually, if contact can become established with a number of consultants in various spheres, e.g.

dermatology, homeopathy, dietetics, reflexology, etc clients' conditions may be greatly assisted, the standing of aromatherapy enhanced, and more satisfactory conclusions attained. Many doctors are co-operative when asked if they would be agreeable to making referrals, and every such liaison serves to strengthen the ideals which we wish to achieve. By lecturing to other professional bodies and by increasing contact, greater awareness of the aims and objectives of aromatherapy can be communicated.

- 5.3 Members of other healthcare professions remain subject to the general ethical codes and disciplinary procedures of their respective professions.
 - 5.4 IFPA members must not countermand instructions or prescriptions given by a doctor.
 - 5.5 Members must not advise a particular course of treatment such as to undergo an operation or to take specific drugs. It must be left to the client to make her/his own decisions in the light of medical advice.
 - 5.6 Members must never give a medical diagnosis to a client in any circumstances, as this is the responsibility of the registered medical practitioner. However, it may be appropriate to encourage the client to visit their GP if the member has any concerns, and the member should clearly record this action.
6. Guidelines for working in Hospitals
 - 6.1 The hospital is responsible for the client.
 - 6.2 Members may only treat clients in hospital at the client's request and with the permission of the attending physician.
 - 6.3 Practising members not employed by the hospital should not give the impression that they are a staff member. They must have some form of identification such as lapel badge acceptable to the hospital management.
 - 6.4 Where permission is given to provide treatment on a ward, this must be without interference to other patients and ward staff.
 - 6.5 If other hospital patients request treatment, the permission of the ward manager and, if relevant, the patient's doctor must first be obtained.
 - 6.6 Members must never undermine the client's faith in a hospital's treatment or regime.
 - 6.7 When credentials are requested, members must produce their association's current membership card or other proof of membership and evidence of permission to visit.



Use of Essential Oils Other Than Those Covered in Your Training.

The IFPA insurance does not restrict the essential oils you may use or limit your choice of supplier. You are insured to practice aromatherapy, and are free to select different or "new" essential oils if you deem it appropriate to do so. However, you owe a duty of care to your clients, so when choosing oils and/or suppliers you must be mindful of quality and safety issues. It is your responsibility to make sure that you are aware of all relevant information together with guidelines or advice that may also be available. To ignore these facts would be to demonstrate negligence.

The IFPA expects its members to be professional in their approach to aromatherapy, accordingly you should only select essential oils you are competent to use and you should only use reputable essential oils suppliers.



CHECK LIST

****Full, International and Associate Membership**

- Complete membership application
- Attach copy of your Aromatherapy Diploma
- Attach a copy of your current First Aid certificate
- Complete the enclosed insurance proposal and declaration form or alternatively forward a copy of your current insurance certificate for our records
- Correct payment (see attached remittance slip) either by cheque made payable to IFPA or complete the enclosed credit/debit card details
- Gift aid form (if applicable/optional)

Student Membership

- Complete membership application
- If insurance cover is required complete the enclosed insurance proposal and declaration form or alternatively enclose a copy of a current insurance certificate or letter from college*
- Correct payment (see attached remittance slip) either by cheque made payable to IFPA or complete the enclosed credit/debit card details
- Gift aid form (if applicable/optional)

Non-Practising Membership

- Complete membership application
- Correct payment (see attached remittance slip) either by cheque made payable to IFPA or complete the enclosed credit/debit card details
- Gift aid form (if applicable/optional)

* Insurance required if students are completing their case studies off-site of their educational establishment

**** If currently practicing and not in first year post qualifying then required to commence CPD from year of entry**

Remittance slip for Eire members

Membership fee

Joining scheme between	April-June 2012	July-Sept 2012	Oct-Dec 2012	Jan-March 2013
Category banding				
International	£86.00	£64.50	£43.00	£21.50
Associate	£60.00	£45.00	£30.00	£15.00
Student	£25.00	£18.75	£12.50	£6.25
Non-practising	£40.00	£30.00	£20.00	£10.00

Insurance

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Full	£49.00	£44.00	£41.00	£38.00	£34.00	£30.00	£26.00	£24.00	£21.00	£18.00	£15.00	£12.00
Associate	£55.00	£50.00	£47.00	£44.00	£40.00	£36.00	£33.00	£30.00	£27.00	£24.00	£21.00	£18.00
Student	£41.00	£36.00	£33.00	£30.00	£27.00	£24.00	£21.00	£19.00	£17.00	£15.00	£13.00	£10.00

Please mark the appropriate boxes to indicate when you would like to join IFPA



APPLICATION FOR IFPA MEMBERSHIP.

First Name..... Surname

Date of Birth.....

Address.....

.....

.....

Post Code.....

Telephone Landline.....

Mobile.....

E-mail address.....

Website address.....

Membership category applying for.....

Aromatherapy School attended.....

Course Commencement Date.....

Date Diploma Received.....

Anatomy & Physiology Course.....

First Aid Course Provider.....

Expiry Date.....

Where did you hear about IFPA? Training provider internet

Advertisement (please state which publication).....

Other (please state).....

Do you have a specialised area of practise? If so please give further details below

.....

.....

Where do you practise aromatherapy?

Please tick the box if you **agree** to IFPA passing on your details to carefully selected third parties

I have read the Code of Conduct and Conditions of Membership and agree to abide by them. I enclose copies of my qualifications and I enclose payment for the appropriate fee as indicated on the remittance slip enclosed within the information pack.

Signed.....

Date.....

OFFICE USE ONLY
Membership fee

Membership number
Insurance fee



INSURANCE DECLARATION

1ST APRIL, 2012 TO 31ST MARCH, 2013

Key Points- Policy Cover

Balens have specialised in Health Professionals for over 17 years, and understand what they do and how to protect them. Our experience and marketing power has enabled us to partner with a major Insurer and provide you with unrivalled protection for your therapeutic or consulting work. This is an exclusive newly designed wording and is only available through Balens

Suitability Statement and Statement of Demands and Needs

As a Health Professional you can be held legally liable for loss or damage to other people's property, injury or other harm, financial loss alleged to have been caused to your clients or patients, or other parties. This policy will meet that need and provide defence and payment of damages for the above, as well as covering other risks and offering various services as well.

The Insurer for this Policy is the Zurich

We have chosen this insurer as Balens have designed an exclusive specially improved policy wording with them, which includes greater security in the event of you discontinuing cover as well as other advantages. They are a diversified global insurer and financially very secure, which gives long term security of cover. Please refer to the full policy wording which is available on request from Balens or on our website, www.balens.co.uk.

The policy is on a Claims Occurring Basis

The policy is on a Claims Occurring basis. Balens have managed to include all the benefits of a Claims Made policy and combined it with a Claims Occurring policy thus removing the disadvantages that both usually have!

What does the Zurich policy cover?

- All premiums include full retroactive cover for previous work performed.
- The Cover is £4,000,000 per section, any one claim, with unlimited number of claims in the year, plus unlimited defence costs are covered in addition. There is no excess
- Wide definition of cover is clear and is not restricted to treatment only. Cover includes Medical Malpractice, Professional Indemnity, Public / Products Liability (claims in this section do not reduce the amount covered for other sections of the policy as is normally the case in other policies) and Products Liability (provided for unlimited sales to clients and for up to £15,000 sale to non-clients).
- Teaching and Student Work cover (running a school can be covered separately).
- Includes Libel and Slander cover.
- Loss of Reputation expenses to help repair damage to your business in event of a claim against you
- Breach of Intellectual Property, Client Confidentiality Protection cover,
- Temporary Trips abroad are covered without a time limit (ex USA and Canada). Ex-UK Domiciles may be covered upon request
- Loss of Documents cover included £50,000
- First Aid cover as well as Good Samaritan Acts.
- Run off on cessation of cover or practice is included whether your scheme stays with this insurer or not at no charge whatsoever! There are no restrictions or conditions. This is a Major improvement on what is usually available through other insurers.
- We include an upgrade of cover feature that protects you against the effects of inflation and rising court awards - this cover is a pioneering hybrid offering the advantages of a claims occurrence policy with features normally only found on a claims made policy, but with none of the disadvantages, particularly around the issue of discontinuing cover and possibly being uninsured later on if a claim is discovered. Many wordings give conditional "unlimited" or time restricted run off cover if you cease the policy at any time.
- Includes Disciplinary Hearings cover, plus Pre disciplinary hearing legal advice up to £1000.
- Students can be covered for all work prior to qualification, subject to adequate supervision and safeguards
- 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 - our definition of a "Health Professional " or "Health Business" and the various types of situation covered is extremely wide.
- Flexible underwriting to accommodate changes in your practice
- No additional charges for routine changes to cover or duplicate certificates
- There are many more features too numerous to mention here!!!

Also Included is a Legal and Taxation Package through DAS and covers Criminal Defence and other costs up to **£100,000!**

- Regretfully, the climate of litigation is still deteriorating, claims incidents criminal allegations including allegations of sexual impropriety or assault are, in our experience, on the increase. We have responded to this situation for individuals, and include our Legal Expenses Package. The cover is generous and the exclusions few. Wide range of free 24 hour Advicelines, including Legal and Tax Advice, Counselling and other business support services are included. Corporates should take out a wider separate cover.
- Jury or Witness Service Compensation – for lost income as a result of having to attend.
- Defence of your legal rights involving Criminal Proceedings as well as Data Protection and other legislation cover, wrongful arrest, actions against you for unlawful discrimination etc.
- Negotiation and representation (including accountant's fees) in event of Inland Revenue partial or full enquiry. Some accountants have been known to charge over £90 for this!
- Business Assistance Helpline for emergencies involving your premises.
- Disciplinary Hearings Defence and Legal Expenses if you lose your Statutory Licence to practise.
- **Please note that Retroactive cover and Run off cover are not included for this element of the policy due to the specific nature of it.**

Balens have always regarded advice, quality cover and personal service as our main strengths, which in themselves can save time and money in the long term. Our collective buying power ensures that you get the best value for money and a unique cover opportunity in this very specialised and limited marketplace.



REMITTANCE SLIP AND DECLARATION FORM

IMPORTANT NOTES:

- You must be a current member of IFPA in order to take out this policy. If you are not then the insurance could be declared void.
- If you require products liability for selling to **non – clients** where your turnover is likely to be over £30,000 per year, then please contact us as a separate policy will be required.
- The policy requires you to keep patient records for at least seven years. We recommend that you keep your records indefinitely.
- If you become aware of a potential claim or an incident that could give rise to a claim, you are required to contact Balens immediately for advice.
- We will require copies of qualifications for all therapies practiced, unless the Association or Balens have already received copies of them.
- We can not offer cover if you gained a qualification from a correspondence course.
- We can cover teaching, but we will not cover you if you are giving out a qualification or running a training establishment. Please contact us for a separate policy.

NO CLAIMS DECLARATION

I HEREBY DECLARE AND WARRANT that I have never under current or previous trading titles been convicted of any criminal offence, other than motoring, or have any prosecutions pending. No insurer has ever cancelled, declined or refused to renew a policy. I have had no claims, or circumstances, which could give rise to a claim under the policy involving negligence, error or omission, and I am not aware of any circumstances which may result in a claim or suit being made against me. By signing the form below I confirm that the above statements & particulars are in all respects complete and true, that they are material, and that I have not suppressed or misstated any material facts. This means that you should not withhold or misrepresent any facts which are likely to influence the Company’s assessment and acceptance of this proposal. You have a duty to disclose them and failure to do so could invalidate the insurance cover. I agree that this form shall be the basis of the Contract with Underwriters & deemed part of the insurance coverage issued to me. I can also confirm that I have read, understood and agree to accept the Balens Terms of Business letter attached.

A specimen policy wording is available on request at all times.

Signed Dated **2012-2013**

Title Surname First Name

Address

Phone Number E mail

(PLEASE USE BLOCK CAPITALS)

Please state the therapies that you require cover for, subject to suitable qualifications held, in the box below.

Please return this completed form to IFPA NOT Balens.



WHAT THERAPIES DO YOU REQUIRE COVER FOR?

Our policies are multi therapy, and we understand that you may require other techniques, such as nutritional advice, acupuncture, injections etc. which were included within the syllabus of your training and professional qualification.

For the purpose of correct rating and underwriting your malpractice insurance with Balens, we do need you to indicate these on the list below, so that we can state them on your policy schedule.

STANDARD THERAPIES <u>AUTOMATICALLY COVERED AT NO ADDITIONAL PREMIUM (PROVIDED SUITABLE QUALIFICATIONS HELD)</u>	THERAPIES THAT REQUIRE AN ADDITIONAL PREMIUM ON TOP OF THE STANDARD PREMIUM.
Acupressure	Animal Therapy- load Removed
Alexander Teaching /Autogenics	Chiropody (Contact us)
Aromatherapy	Colonic Irrigation £190 including tax UK /Eire
Ayurveda	Running of a Training Establishment- Separate policy is required
Allergy Therapy	Health Business where products sold over £30,000 to non clients p.a. Separate policy is required
Bach Remedies	Hypnosis-Load removed
Bowen Technique	Baby Massage – Load removed
Colour Therapy / Analysis	
Counselling (ex drug & Alcohol counselling)	<i>The following therapies are 25% premium loadings</i>
Cranio-Sacral Therapy	Aerobics
Crystal Therapy	Astrological Therapy (we are unable offer cover for this)
Electro-crystal therapy	Beauty Therapies as listed:
Healing	Eyelash tinting, Waxing, Pedicure, Manicure, Facials, Electrolysis
Herbal Medicine	Paraffin Wax Treatment
Homeopathy	Body Wrapping, Body Conditioning Exercise, Gazanne Face Pure
Hopi Ear Candles (Thermo-auricular therapy)	Sugaring / Nails
Kinesiology	Electrotherapy
Light Touch Therapy	Dance Movement Therapy
Magnet Therapy	Gym Instruction
Manual Lymphatic Drainage (excluding bandaging)	Hydrotherm Therapy Mat
Massage (including Head, Biodynamic, Swedish, Sports)	Infra red/ Sonic Treatment / Ultra Sound
Meditation	
Metamorphic Technique	
M Technique	
Nutrition Therapy/ Naturopathy	
Psychology/Rebirthing/Regression	<i>The following therapies are 50% premium loadings</i>
Psychotherapy	Acupuncture
Reflexology	Thai Massage- excludes blood flushing
Reiki	Tuina
Shiatsu	Manual Lymphatic Drainage (including bandaging)
Student Case work supervised (authorised by the School)	<i>Other therapies or work not listed, please state here with details:-</i>
Tai-Chi, Chi Kung (non combat)	
Yoga Teaching / Therapy	
Teaching & Supervision	
Zero – Balancing	
TOTAL (100 %)	

The International Federation of Professional Aromatherapists is an Appointed Representative of Balens Limited, 2 Nimrod House, Sandy's Road, Malvern, Worcs, WR14 1JJ, who are authorised and regulated by the Financial Services Authority.

Terms of Business Letter for



82 Ashby Road, Hinckley, Leics, [LE10 1SN](#) Tel: 01455637987, Fax: 01455 890956

Accepting our Terms of Business and The Financial Services Authority (FSA)

By asking us to quote for, arrange or handle your insurances, you are providing your informed agreement to these Terms of Business. If you are unsure about any aspect of this or have any questions regarding our relations with you, please contact us on the above number. **IFPA is an Appointed Representative of Balens Ltd for the purpose of dealing with the Malpractice Insurance scheme.** Balens Limited at 2 Nimrod House, Malvern, WR14 1JJ is Authorised and Regulated by the Financial Services Authority. Their FSA Register number is 305787. Our permitted business is advising, arranging, dealing as agent and assisting in the administration and performance of general insurance contracts. You may check this on the FSA's Register by visiting the FSA website: www.fsa.gov.uk or by contacting the FSA on Tel: 0845 6061234.

Our Service

We offer Malpractice insurance to members using one insurer called Zurich. In situations where we are able to arrange insurance for you but do not offer advice, we shall confirm the position to you in writing. 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 Balens in writing to Mr. D. Balen, Balens Ltd, 2 Nimrod House, Sandy's Road, Malvern, Worcs, WR14 1JJ or by phone on Tel: 01684 893006 and ask for Mr. Balen or email db@balen.co.uk

When dealing with your complaint we will follow our complaint handling procedure; a copy of which is available on request.

We are covered by the Financial Services compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder 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.

Payment for our Services

In addition to the premiums charged by insurers, we normally receive commission from the insurers or product providers, details of which are available on request, and make charges for handling your insurance as follows. You will receive a quotation, which will tell you the total price to be paid, showing any fees, taxes and charges separately from the premium, before your insurance arrangements are concluded. In many cases we do not receive commission from Insurers/Underwriters and so charge a fee which is stated in our leaflet and on your documentation. 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, which means that we hold premiums and refunds due to clients on behalf of the insurance undertaking concerned and under a risk transfer agreement. Such monies are deemed to be held by the insurer(s) with which your insurance is arranged.

You will be notified if risk transfer does not apply and, in that case, your premiums will be held by us in an Insurance Broking Account. We pass client money to Balens, which holds client money in a non-statutory client trust account pending payment to the insurer(s) concerned. The establishment of the non-statutory trust follows the rules which the FSA introduced to protect money held by authorised intermediaries. However, you should be aware that, under the non-statutory trust account rules, Balens are permitted to use such monies temporarily held to advance credit to clients generally. A copy of the Deed of Trust is available on request or may be inspected at our premises during normal office hours. If you object to your money being held in a non-statutory client trust account you should advise us immediately. Otherwise, your agreement to pay the premium together with your acceptance of these Terms of Business will constitute your informed consent to Balens holding your money in a non-statutory client trust account. For the purpose of some transactions, client money may pass through other authorised intermediaries before it is received by the insurer. Interest will not be paid to customers in respect of money held in client bank accounts.'

Cancellation of Insurances

You should make any request for the cancellation of a policy in writing and any relevant certificate of insurance should be returned to us. You are entitled to cancel the policy 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.

You should also be aware that, in certain circumstances according to the terms of the policy, insurers may be entitled to cancel your policy and allow a proportionate return of premium. Many of our specialist malpractice and professional indemnity policies do not have a return of premium available.

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 fees or brokerage payable in relation to policies placed by us prior to the date of termination.

Your Responsibilities (Duty of Disclosure)

You are responsible for providing complete and accurate information, which insurers require in connection with any proposal for insurance cover. This is particularly important before taking out a policy and at renewal, but it also applies throughout the life of a 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. 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.

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 necessary for us to pass such information to insurers and other product or service providers. 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.

Claims Handling Arrangements

It is essential that Balens are notified immediately of any claims, or circumstances which could give rise to a claim. When you notify them, you must include all material facts concerning the claim. Your policy wordings will describe in detail the procedure and conditions in connection with making a claim. In addition to providing a claims handling service they will:

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

Settlement of claims will be dependent upon collection from insurers. Part payment may be made during the collection process, but They cannot be responsible for the wrongful non-payment or delay by insurers in paying any claim.

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, please always refer to our instructions and information in this regard.

Retention of Documents on Client's Behalf:

We 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

IFPA 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

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.

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.

Treating Customers Fairly

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

Important Document Please Read and Retain

IFPA is an Appointed Representative of Balens Ltd,
2 Nimrod House, Sandy's Road, Malvern, Worcs, WR14 1JJ
which is authorised and regulated by the Financial Services Authority