

Certificate
Foyht Membership

Foyht Policy Number FYHO/QUERJU1/22/5

The Insured Foyht & Julia de Souza Querioz

Address Rua Instituto Conde
de Agrolongo, 46 RC DTO
Portugal

Approved Activities Psychology

Period of Insurance From: 09/01/23
To: 08/01/24
Both days are inclusive at Local Standard Time

Membership Benefits

Directory Entry Included

Legal Expenses Not Included

Data Breach Cover Included

Business Possessions Included

Employers Liability Not Included

Product Liability €5,000,000 any one period of insurance

Public Liability €5,000,000 any one period of insurance

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

Inclusive Cost €121.37, annually

Territorial & Jurisdictional Limits For businesses and practices situated within the EEA.
Excluding any Claim brought in any courts in America or Canada.
Excluding any Claim brought about in a court of law within the Jurisdictional Limits to enforce a judgement or an order made outside the Jurisdictional Limits.
Excluding any Occurrence outside the Territorial Limits.

Conditions Including liability arising out of the actions of one member against another member of the same group.
It is warranted that all members must be suitably qualified by certification or experience in the approved activities being practised/demonstrated. Evidence must be provided if requested.
Including Liability for Damage to Leased, Hired or Rented Properties
The insurance is underwritten on a claims made basis: Retroactive Date 09/01/23
The insurance is not valid if the insured is under the influence of intoxicants/narcotics
Excluding discrimination, sexual misconduct, related/associated entities, intentionally wrongful acts, and failure to take reasonable precautions

This policy does not cover Tour Operators Liability or Media Liability

Our Reference: QUERJU1

CONFIRMATION OF LIABILITY INSURANCE

Assured	Julia de Souza Querioz
Insurer	Newline Insurance Company
Period of Insurance	09/01/23 to 08/01/24
Policy Number	FYHO/QUERJU1/22/5

Products Liability

Limit of Indemnity €5,000,000 any one period of insurance

Public Liability

Limit of Indemnity €5,000,000 any one period of insurance

Professional Indemnity & Malpractice

Limit of Indemnity €5,000,000 any one period of insurance

Employer's Liability

Limit of Indemnity Not Included

Insured Activities

Psychology

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

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

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

Please contact us if further information is required.

Signed




Dated

22 December 2022

Our Reference: QUERJU1

CONFIRMATION OF BUSINESS POSSESSIONS INSURANCE

Assured	Julia de Souza Querioz
Insurer	Newline Insurance Company
Period of Insurance	09/01/23 to 08/01/24
Policy Number	FYHO/QUERJU1/22/5
Business Equipment Definition	Business Equipment shall mean any equipment and/or Products owned and predominantly used by the Insured in the conduct of the Insured's Business as a Therapist in respect of the Therapies and Treatments listed in the Schedule.
Business Equipment Sum Insured	€5,000 in the annual aggregate €1,000 single article limit
Excess	€250
Specific Exclusions	<p>Wear, tear, moth, vermin, mould, mildew, atmospheric or climatic conditions or any gradually occurring cause;</p> <p>Alterations, maintenance, repairs or any process of cleaning or restoring;</p> <p>Delay, confiscation or detention by order of any government or public authority;</p> <p>Counterfeit, substitute or foreign currency;</p> <p>Mechanical or electrical breakdown or derangement.</p> <p>Any breakage of electrical valves, bulbs or tubes, unless forming part of the Business Equipment and fixed therein and happening as the result of loss, destruction of or damage to such Business Equipment.</p> <p>Any depreciation, contamination, consequential loss or consequential damage of any kind or description.</p> <p>Any electrical plant or apparatus caused by self-ignition. This exclusion shall only apply to that part of the electrical plant or apparatus in which self-ignition occurs.</p> <p>Any mobile phones.</p> <p>Electrical equipment used predominantly for Personal use by the Insured.</p> <p>Any theft or attempted theft of Business Equipment contained in any vehicle operated by the Insured which is not individually attended by the driver or some other competent person authorised by the Insured, unless the vehicle is locked. If the Business Equipment is stored in the vehicle overnight, the Business Equipment must be kept out of sight and within a locked boot or compartment.</p> <p>Any theft or attempted theft of Business Equipment whilst such Business Equipment is in a building away from the Insured's Business premises, unless such Business Equipment is kept in a room which is attended by a representative of the Insured or the theft involves entry to or exit from the room by forcible or violent means.</p>
Signed	
Date	22 December 2022

Useful Information

Bgi.UK

Telephone Number

01367 246 133

Email

Foyht@BGI.uk.com

Website

<https://BGI.uk.com>

<https://foyht.co.uk>

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

Feedback and Complaints Procedure

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

The Complaints Officer

BGI.eu

Portwell House, Market Place

Faringdon, Oxfordshire.

SN7 7HU

E-mail: geral@hispaniarb.com

Tel: +351 21 052 33 49

Your complaint will be acknowledged in writing, within 5 (five) business days of the complaint being made. You will be informed of the date when the investigation is expected to be finished. A decision on your complaint will be provided to you, in writing, within 20 (twenty) calendar days (or 30 (thirty) calendar days for exceptional or complex cases) of the complaint being received. Should you remain dissatisfied with the final response or if you have not received a final response within 20 (twenty) calendar days (or 30 (thirty) calendar days for exceptional or complex cases) of the complaint being received, you may refer your complaint to an independent Customers' Ombudsman in accordance with law in Portugal, which says that Insurers must designate an independent Customers' Ombudsman in Portugal. The Customer Ombudsman will assess the complaint within 30 (thirty) calendar days from the date of receipt (or 45 (forty-five) calendar days for the exceptional or complex cases) and issue the respective recommendation.

Lloyd's Insurance Company S.A. has appointed the following Portuguese lawyer as Provider:

Mr. Gonçalo Vareiro

PACC.V, Sociedade de Advogados RL

Rua Braamcamp, n.º 6, 1.º Esq.

1250-050 Lisbon

Portugal

Fax: +351 213 802 629

You can also file the complaint with Autoridade de Supervisão de Seguros e Fundos de Pensões. The contact details are:

Autoridade de Supervisão de Seguros e Fundos de Pensões,

Avenida da República nº 76,

1600-205 Lisbon

Portugal

Tel: +351 21 790 31 00

Fax: +351 21 793 85 68

If you have purchased your contract online you may also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is www.ec.europa.eu/odr.

The complaints handling arrangements above are without prejudice to your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.

Insurance administration is provided by BGI.uk

Portwell House Faringdon Oxfordshire SN7 7HU tel 01367 246157

E-mail Foyht@BGI.eu.com

BGI.eu.com

www.foyht.co.uk

CLAIMS PROCEDURE

All **Claims** and potential **Claims** should be immediately reported to:

HISPANIA GLOBAL UNDERWRITING, S.A.
Rua Dr. António Loureiro Borges, 9 - 1º - Miraflores
1495-131 Algés
E-mail: geral@hispaniarb.com
Tel: +351 21 052 33 49

The information provided should include:

1. Date and time of incident
2. Where the event giving rise to the **Claim** occurred
3. A detailed description of what happened
4. The name and address of the injured party
5. The names and addresses of all witnesses
6. Copies of any demand, notice or legal papers received in connection with the **Claim**