



**Holistic Gold Freelancers Policy Schedule**

**Policyholder:** Aroma Boost Ltd Trading As Aroma Boost  
**Address:** 255 Queens Road Nuneaton Warwickshire  
**Postcode:** CV11 5NB  
**Business:** Holistic / Complementary Therapist

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**Policy Ref:** AROM01LI01  
**Effective Date:** 21/05/2022      **Expiry Date:** 20/05/2023  
**Date of Issue:** 21/05/2022      **Renewal Date:** 21/05/2023  
**First Annual Premium:** £183.68  
**Includes IPT**      £19.68

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**Your Agent is:** **Holistic Gold (Henry Seymour & Co)**      **Agency No: HU0007820**

**Address:** Chancery House  
St Nicolas Way  
Sutton  
Surrey

**Postcode:** SM1 1JB

**Telephone No:** 0208 655 0444

**Email Address:** customerservices@salongold.co.uk

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***Notice to Policyholder***

**Financial Services Compensation Scheme**

The Underwriters are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. Such claims are protected for 90% without any upper limit. For compulsory classes of insurance the claim will be met in full. Further information about the compensation scheme is available from FSCS. Information can be obtained on request, or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

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**If after reading your schedule you have any questions, please contact Holistic Gold (Henry Seymour & Co.)**

**Holistic Gold Freelancers Policy Schedule****Legal Liabilities Section**

<b>Cover</b>		<b>Indemnity Limit</b>
Employers Liability	<b>Not Insured</b>	
Public Liability	<b>Insured</b>	<b>£5,000,000</b>
Third Party Property Damage Excess £50		
Products Liability	<b>Insured</b>	<b>£5,000,000</b>
Malpractice	<b>Insured</b>	<b>£3,000,000</b>
Retroactive Date		<b>21/05/2022</b>
Financial Loss	<b>Insured</b>	<b>£10,000</b>

**Business Equipment All Risks Section****Insured****Specified Equipment away from the Premises**

<b>Description</b>	<b>Sum Insured</b>	<b>Territory</b>	<b>Single Article Limit</b>
Stock and Business Equipment	£10000	2	£5000

Excess £250

**Money and Assault Section****Not Insured**

<b>Cover</b>	<b>Sum Insured</b>
Money in Transit & Bank Night Safe	£500
Money on contract sites	£500
Money at private home or residence as described in the Policy	£500
Money on the Premises during Business Hours	£500
Money on the Premises outside Business Hours not in a locked safe	£500
<b>Assault Cover</b>	
Death, Loss of Limb, Loss of Sight	£25,000
Permanent Total Disablement	£10,000
Incurred Medical Expenses	£150
Temporary Total Disablement (Weekly)	£75 weeks payable 104
Temporary Partial Disablement (Weekly)	£75 weeks payable 104

**Holistic Gold Freelancers Policy Schedule**

**Legal Expenses**

<b>Cover</b>	<b>Limit of Indemnity</b>
<b>Legal Expenses</b>	<b>£100,000</b>
<b>Option 1 – Gold</b>	<b>Insured</b>

**Included within the Cover**

- Employment
- Employment Compensation Awards
- Employment Restrictive Covenants
- Tax Protection
- Property
- Legal Defence
- Compliance and Regulation
- Statutory Licence Appeals
- Loss of Earnings
- Personal Injury
- Executive Suite
- Crisis Communication
- Legal & Tax advice
- Counselling Helpline

<b>Option 2 – Silver</b>	<b>Not Insured</b>
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- Tax Protection
- Legal & Tax advice
- Counselling Helpline

Register at [www.arag.co.uk/docs](http://www.arag.co.uk/docs) with promotional code **X1232K545CA3**

**Personal Accident Section**

<b>Cover</b>	<b>Not Insured</b>
<b>Operative Time</b>	<b>24 hours</b>
<b>Insured Persons</b>	<b>Date of Birth</b>
<b>No. Name</b>	
None	

## Holistic Gold Freelancers Policy Schedule

<u>Description</u>	<u>Sum Insured</u>
1. Accidental Death	£ 0
2. Loss of one Limb	£ 0
3. Loss of Sight in one Eye	£ 0
4. Loss of two or more Limbs	£ 0
5. Loss of Sight in both Eyes	£ 0
6a. Loss of one Limb and Loss of Sight in one Eye	£ 0
6b. Loss of Speech	£ 0
6c. Loss of Hearing in One Ear	25% of 6a
Loss of Hearing in Both Ears	£ 0
7. Permanent Total Disablement	£ 0
8. Temporary Total Disablement payable per week	£ 0
Benefit Period 104 weeks	
Deferment Period 7 days	
9. Temporary Partial Disablement payable per week	40% of 8
Benefit Period 104 weeks	
Deferment Period 7 days	
Permanent Disability (Continental Scale)	
1. Loss of four fingers and a thumb	50% of Permanent Total Disablement
2. Loss of four fingers	25% of Permanent Total Disablement
3. Loss of a thumb:	
a. Both joints.	25% of Permanent Total Disablement
b. One joint.	10% of Permanent Total Disablement
4. Loss of each finger:	
a. Forefinger.	20% of Permanent Total Disablement
b. Three joints.	10% of Permanent Total Disablement
c. Two joints.	4% of Permanent Total Disablement
d. One joint.	2% of Permanent Total Disablement
5. Loss of toes:	
a. All toes – one foot.	15% of Permanent Total Disablement
b. Big toe – both joints.	10% of Permanent Total Disablement
c. Big toe – one joint.	5% of Permanent Total Disablement
d. Other than big toe – each	5% of Permanent Total Disablement
6. Shoulder or elbow.	25% of Permanent Total Disablement
7. Wrist, hip, knee or ankle.	20% of Permanent Total Disablement
8. Lower jaw by surgical operation.	30% of Permanent Total Disablement
9. Any permanent partial disability not listed above	Maximum of 100% of Permanent Total Disablement
Quadriplegia – included	£0
Total & Incurable Insanity	£ 0
Rehabilitation Expenses	£0
Counseling / Information Service	Not Included

**Holistic Gold Freelancers Policy Schedule**

**Optional Extensions Operative**

We will provide cover for the standard treatments listed under the following trade categories:

Holistic/Complementary Therapist 1 person(s)

We will provide cover for the following Additional Treatments:

**None**

**Special Conditions**

Applying to all Sections

**Sterilisation**

Cover provided by Sub-Section Public and Products Liability extends to include claims arising from infectious disease provided that We will not be liable under this Section unless:

1. all razor or clipper blades, steel combs, electrolysis needles or any item which could pierce the skin while in use is brand new or thoroughly sterilised before use; and
2. all disposable needles have been disposed of immediately into a sharps container

**Electrical Equipment**

We will not be liable for any Claim under Sub-Section Public and Products Liability unless all electrical equipment is inspected and at least annually by a qualified electrical engineer.

**Qualifications**

We will not be liable for any Claim under Sub-Section Public and Products Liability unless all treatment is carried out by a trained and qualified operative.

**Trainees**

We will not be liable for any Claim under Sub-Section Public and Products Liability unless all Trainees are supervised at all times.

**Manufacturer's Instructions**

We will not be liable for any Claim under Sub-Section Public and Products unless all equipment and products for the performance of Treatments is used in accordance with the manufacturer's

## **Holistic Gold Freelancers Policy Schedule**

### **Policy Endorsements**

#### **Territorial Limits**

It is understood and agreed that under the Legal Liabilities and Malpractice Sections the Territorial Limits Definition shall be deleted and re-stated as follows:

1. Anywhere within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, other than Offshore;
2. elsewhere in the world (other than the United States of America or Canada or Offshore) for temporary visits of no more than 14 consecutive days by manual employees in connection with the Business undertaken by You or any of Your directors of Employees normally resident in (1) above; or
3. elsewhere in the world in respect of any Products Supplied (other than those to Your knowledge sold, supplied, erected, repaired, altered, treated or installed by You in or for delivery or use in the United States of America or Canada).

#### **Optional Policy Endorsements**

##### **Personal Accident for Hands**

Cover is automatically provided for the following Insured Persons – Proprietors, Partners and Directors and any Additional Insured Persons aged not less than 16 years nor more than 70 years as named on the Statement of Fact / Policy Schedule.

##### **Personal Accident for Hands – Persons Covered**

Cover is provided for the following Insured Persons: **Not Insured**

## Treatment List

### Holistic / Complementary Therapist

Providing You and any Employees have relevant qualifications from a recognised and accredited UK training college or company for any treatments being carried out, We will provide indemnity to You in respect of the following treatments listed under Your trade category and shown on Your Policy Schedule and subject to the additional terms listed against the treatment if applicable

1. Abe Healing
2. Acupressure
3. Access Consciousness
4. **Addiction Therapy/Counselling**  
*We will not be liable for any Claim unless parental or guardian consent is obtained prior to the treatment/activity. If the therapist does not have DBS clearance then at least one parent or guardian must be present at all times in respect of any minor. If DBS Clearance is not applicable then parental/guardian consent must be given for the child to be in your sole custody. All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
5. Advanced Sound-Wave Energy
6. Alexander Technique
7. Allergy Therapy/Testing
8. Angel Card Reading
9. Angel Therapy/Healing
10. Angelic reiki
11. Anti Cellulite Massage
12. Aqua Detox
13. Aromatherapy
14. **Art Therapy**  
*We will not be liable for any Claim unless parental or guardian consent is obtained prior to the treatment/activity. If the therapist does not have DBS clearance then at least one parent or guardian must be present at all times in respect of any minor. If DBS Clearance is not applicable then parental/guardian consent must be given for the child to be in your sole custody. All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
15. Art Tutor
16. Astrology
17. Audio Sonic
18. Aura Imaging Photography
19. Aura-Soma Colour System
20. Aurora Therapies
21. Ayurveda
22. Ayurvedic Massage
23. Bamboo Massage
24. **Baby Massage Instructor**  
*Cover provided by Sub-Section Public and Products Liability extends to include the provision of the Baby massage provided that We will not be liable under this extension unless You use a doll when teaching the parents/guardians how to carry out baby massage treatment*
25. Baby Reflex
26. Baby Yoga
27. Bach and Australian Bush Flower Remedies
28. Balinese Massage
29. Behavioural Therapy
30. Belvaspata Healing
31. Be Set Free Fast™ (BSFF)
32. Bio-Energy Therapy
33. Biofeedback
34. Bio-Magnetic Technique
35. Bioptron Light Therapy
36. **Bio-Resonance**  
*We will not be liable for any Claim arising from the prescription and supply of Vitamins, Minerals and Supplements unless specifically listed. All other terms, conditions, exclusions and limitations in this policy remain unaltered.*

## Treatment List

### Holistic / Complementary Therapist

37. Biorhythms
38. Body Alignment Technique
39. **Body Analysis**  
*We will not be liable for any Claim arising from nutritional advice given following a detox treatment except where nutrition is shown as a separate treatment/therapy on this schedule of insurance.*  
*All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
40. Body Code
41. Body Conditioning / Swiss Ball
42. Body Stress Release
43. BodyTalk System
44. **Breastfeeding counsellor**  
*We will not be liable for any Claim arising from or related to any specific medical advice.*  
*All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
45. Breath Therapy
46. Brennan Healing Science
47. Breuss Spinal Massage
48. Business Coach
49. Buteyko Breathing Method
50. Camouflage Make Up
51. Career Coaching
52. Chakra Balancing
53. Channelling
54. Chavutti Thirumal Massage
55. Chi Kung / Qi Gong
56. **Child, Adolescent and Family Therapy**  
*We will not be liable for any Claim unless parental or guardian consent is obtained prior to the treatment/activity. If the therapist does not have DBS clearance then at least one parent or guardian must be present at all times in respect of any minor. If DBS Clearance is not applicable then parental/guardian consent must be given for the child to be in your sole custody.*  
*All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
57. **Cognitive Behavioural Therapy**  
*We will not be liable for any Claim unless parental or guardian consent is obtained prior to the treatment/activity. If the therapist does not have DBS clearance then at least one parent or guardian must be present at all times in respect of any minor. If DBS Clearance is not applicable then parental/guardian consent must be given for the child to be in your sole custody.*  
*All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
58. Colour and Image Consultancy
59. Colour Breathing
60. Colour Reflexology
61. Colour Therapy
62. Conciliation / Mediation
63. Creative Journaling
64. Craniosacral Therapy
65. Crystal healing/therapy
66. Crystal Singing Bowl
67. Culture Change Training
68. **Dance Movement Therapy**  
*We will not be liable for any Claim unless parental or guardian consent is obtained prior to the treatment/activity. If the therapist does not have DBS clearance then at least one parent or guardian must be present at all times in respect of any minor. If DBS Clearance is not applicable then parental/guardian consent must be given for the child to be in your sole custody.*  
*All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
69. **Dance Teacher**  
*We will not be liable for any Claim unless parental or guardian consent is obtained prior to the treatment/activity. If the therapist does not have DBS clearance then at least one parent or guardian must be present at all time in respect of any minor. If DBS Clearance is not applicable then parental/guardian consent must be given for the child to be in your sole custody.*  
*All other terms, conditions, exclusions and limitations in this policy remain unaltered.*



## Treatment List

### Holistic / Complementary Therapist

70. Daoyin Tao
71. Deeksha Healing / Oneness Blessing
72. **Deep Tissue Massage**  
*We will not be liable for any Claim unless the therapists performing the treatment is trained to a minimum NVQ Level 3 in Deep Tissue Massage or equivalent.  
All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
73. Dorm Method
74. Dowsing for Stress Relief
75. Drama & Movement Therapy
76. Dramatherapy
77. Dream Analysis
78. Ear Candling
79. Egyptian Sekhem Reiki
80. Electro Crystal Therapy
81. Emmett Technique
82. Emotional Freedom Techniques (EFT)
83. Emotion Code
84. EmoTrance
85. Energy Healing
86. Energy Technique (The Balance Procedure)
87. Face Reading
88. Faith Healing
89. Far-Infrared Detoxification
90. Feng Shui Consultant
91. Flower Essence Therapy
92. Gem Remedies
93. Geopathic Stress
94. **Gestalt Psychotherapy**  
*We will not be liable for any Claim unless parental or guardian consent is obtained prior to the treatment/activity. If the therapist does not have DBS clearance then at least one parent or guardian must be present at all times in respect of any minor. If DBS Clearance is not applicable then parental/guardian consent must be given for the child to be in your sole custody.  
All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
95. Gong Bath Meditation
96. Hand Reflexology
97. Healer Dowsing
98. Healing
99. **Heartmath - stress/emotional management programme**  
*We will not be liable for any Claim unless parental or guardian consent is obtained prior to the treatment/activity. If the therapist does not have DBS clearance then at least one parent or guardian must be present at all times in respect of any minor. If DBS Clearance is not applicable then parental/guardian consent must be given for the child to be in your sole custody.  
All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
100. Hellerwork
101. Herbalism (Western)
102. Holistic Facial
103. Holistic Massage
104. Holistic Psychotherapy
105. Holographic Repatterning
106. Homeopathy
107. Hot Stone Massage/Therapy
108. **Human Givens psychotherapy/counselling**  
*We will not be liable for any Claim unless parental or guardian consent is obtained prior to the treatment/activity. If the therapist does not have DBS clearance then at least one parent or guardian must be present at all times in respect of any minor. If DBS Clearance is not applicable then parental/guardian consent must be given for the child to be in your sole custody.  
All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
109. Huna

## Treatment List

### Holistic / Complementary Therapist

110. Hydrotherapy
111. **Hypnotherapy**  
*We will not be liable for any Claim arising from or related to hypnosis and/or hypnotherapy performed in whole or in part for any purpose other than the treatment of the patient. We will not be liable for any Claim arising from or related to stage and/or entertainment hypnosis / hypnotherapy. We will not be liable for any Claim for clients aged under 16 unless parental or guardian written consent is obtained prior to the treatment/activity. If the therapist does not have DBS clearance then at least one parent or guardian must be present at all times. If DBS Clearance is not applicable then parental/guardian consent must be given for the child to be in your sole custody. All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
112. I-Ching Readings
113. Indian Face Massage
114. Indian Head Massage
115. Instrument Assisted Soft Tissue Mobilisation
116. Integrated Energy Therapy
117. Integrative Art Therapy
118. Interferential Therapy
119. Iridology
120. Jin Shin Jyutsu
121. Journey Therapy
122. Kairos/Shen Therapy
123. Kalari Foot Massage
124. Kinesiology
125. Kinesiology Taping
126. Kinetic Chain Release
127. Kore Therapy
128. Ku Nye (Tibetan) Head Massage
129. La Stone Therapy
130. Laughter Yoga Therapy
131. Lava Shells Massage
132. Lava Wellness Massage
133. Lebed Method
134. **Life and Business Coaching**  
*We will not be liable for any Claim unless parental or guardian consent is obtained prior to the treatment/activity. If the therapist does not have DBS clearance then at least one parent or guardian must be present at all times in respect of any minor. If DBS Clearance is not applicable then parental/guardian consent must be given for the child to be in your sole custody. The Insurer shall not be liable for any Claim or Claims arising out of or relating to any profit and/or costs forecast, whether specific or implied. All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
135. Life Skills Consultancy
136. Light Therapy
137. Light Touch Therapy
138. Lomi Lomi Massage
139. M Technique
140. Magnetic Therapy
141. Magnified Healing
142. Mary Network Healing
143. Manual Lymphatic Drainage
144. Massage in Schools Instructor
145. Matrix Reimprinting
146. Meditation/Meditation Teaching
147. Mediumship
148. Meridian Therapy
149. Metamorphic Technique
150. Meta-Medicine
151. Metabolic Effect Fitness
152. Mickel Therapy
153. Mindfulness Therapy

**Treatment List**  
**Holistic / Complementary Therapist**

- 154. Mobiliser
- 155. Music Therapy
- 156. Myers Therapy
- 157. Myers Briggs
- 158. Myofascial Release
- 159. Naturopathy
- 160. Neuro-Linguistic Programming (NLP)
- 161. Neuromuscular Therapy
- 162. Neurostructural Integration Technique
- 163. NO HANDS® Massage
- 164. Numerology
- 165. Nutritional therapy/medicine
- 166. On Site Massage
- 167. Oncology Massage
- 168. Oracle Card Reading
- 169. Oriental Body Balance
- 170. Palmistry
- 171. Paranormal Practitioner

172. **Parts Therapy**

*We will not be liable for any Claim arising from or related to hypnosis and/or hypnotherapy performed in whole or in part for any purpose other than the treatment of the patient. The Insurer shall not be liable for any claim arising from or related to stage and/or entertainment hypnosis / hypnotherapy.*

*We will not be liable for any Claim for clients aged under 16 unless parental or guardian written consent is obtained prior to the treatment/activity. If the therapist does not have DBS clearance then at least one parent or guardian must be present at all times in respect of any minor. If DBS Clearance is not applicable then parental/guardian consent must be given for the child to be in your sole custody.*

*All other terms, conditions, exclusions and limitations in this policy remain unaltered.*

- 173. Pendulum Dowsing
- 174. Phytobiophysics
- 175. Phytotherapy
- 176. **Play Therapy**

*We will not be liable for any Claim unless parental or guardian consent is obtained prior to the treatment/activity. If the therapist does not have DBS clearance then at least one parent or guardian must be present at all times in respect of any minor. If DBS Clearance is not applicable then parental/guardian consent must be given for the child to be in your sole custody.*

*All other terms, conditions, exclusions and limitations in this policy remain unaltered.*

- 177. Polarity Therapy
- 178. Posture Analysis
- 179. Pranic Healing

180. **Pregnancy Massage**

*Cover provided by Sub-Section Public and Products Liability extends to include the provision of Pregnancy Massage, provided that We will not be liable under this extension unless You:*

1. *have the client's General Practitioner or Midwife's consent prior to treatment;*
2. *do not massage over the abdomen;*
3. *do not carry out treatment during the first trimester (12 weeks); and*
4. *do not massage pressure points on both sides of the ankles nor massage the webbing between the thumb and index finger.*

181. **Pregnancy Reflexology**

*Cover provided by Sub-Section Public and Products Liability extends to include the provision of Pregnancy Reflexology, provided that We will not be liable under this extension unless You:*

1. *have the client's General Practitioner or Midwife's consent prior to treatment;*
2. *do not massage over the abdomen;*
3. *do not carry out treatment during the first trimester (12 weeks); and*
4. *do not massage pressure points on both sides of the ankles nor massage the webbing between the thumb and index finger*

**Treatment List**  
**Holistic / Complementary Therapist**

182. **Psych-K**  
*We will not be liable for any Claim unless parental or guardian consent is obtained prior to the treatment/activity. If the therapist does not have DBS clearance then at least one parent or guardian must be present at all times in respect of any minor. If DBS Clearance is not applicable then parental/guardian consent must be given for the child to be in your sole custody. All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
183. Psychic Readings
184. Psychic Surgery
185. Psychobiology
186. Psychometric Assessment
187. Psychosynthesis
188. Pulsing
189. Quantum-Touch
190. Qi Gong (Non Contact)
191. Radionics
192. Rahanni Celestial Healing
193. Reality Therapy
194. Re-birthing Breathwork
195. Reconnective Healing
196. Reference Point Therapy (RPT)
197. Reflective Repatterning
198. Relaxation Therapy
199. Reflexology
200. Reiki
201. Remedial & Sports Massage
202. Reverse Therapy
203. Rolfing
204. Rossiter Method
205. Runes
206. Scenar Therapy
207. Seated Acupressure
208. Seated Meridian Massage
209. Sedona Method
210. Seichem
211. Seiki
212. **Shamanic Healing**  
*We will not be liable for any Claim in respect of spirit release, exorcism or spirit quest. All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
213. Shen Therapy
214. Shiatsu
215. Skeletal Balancing
216. **Smoking Cessation Therapy**  
*We will not cover any refund of fees paid as a result of the therapy not succeeding. All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
217. Soul Plan Reading
218. Sound Healing / Therapy
219. Speech and Language Therapy
220. **Spiritual coaching**  
*We will not be liable for any Claim in respect of spirit release, exorcism or spirit quest. All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
221. **Spiritual Healing**  
*We will not be liable for any Claim respect of spirit release, exorcism or spirit quest. All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
222. **Sports Therapist**  
*We will not be liable for any Claim relating to Sports massage/ Remedial massage treatment or Fitness Training of Professional Sports Persons and Dancers. A Professional Sports Person or Dancer shall mean anyone who earns their main income from this profession. All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
223. Stress Management

## Treatment List

### Holistic / Complementary Therapist

- 224. Swedish Massage
- 225. Systematic Kinesiology
- 226. **Tai Chi Instructor (Non-Combat)**  
*We will not be liable for any Claim unless You ensure a health screening form is completed by each individual client prior to the client undertaking any exercise / fitness / aerobics training. All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
- 227. Tapas Acupressure Techniques (TAT)
- 228. Tarot Card Reading
- 229. Tatty Bumpkin
- 230. Tea Leaf Reading/Tasseography
- 231. Terra-Mai Reiki/Seichem
- 232. **Thai Foot Massage**  
*Cover provided by Sub-Section Public and Products Liability extends to include Thai Foot Massage, provided that We will not be liable under this extension:*
  - 1. *if You carry out any under circumstances treatment on persons that:*
    - i. *have infectious disorders of the feet;*
    - ii. *have severe bruising to the feet;*
    - iii. *are in the first trimester of pregnancy;*
    - iv. *are under the influence of drugs and/or alcohol; or*
    - v. *have a fever or contagious disease; or*
  - 2. *unless You have obtained written approval from their General Practitioner, for any Treatments on persons that:*
    - i. *have severe circulatory problems such as high or low blood pressure;*
    - ii. *are in the second or third trimester of pregnancy;*
    - iii. *have arthritis of the feet;*
    - iv. *are diabetic;*
    - v. *have recently suffered haemorrhage or swellings;*
    - vi. *have recently had an operation; or*
    - vii. *are receiving medical treatment or have a condition that might be affected by Treatment*
- 233. Thai Massage
- 234. Thai Yoga Massage
- 235. The 'M' Technique
- 236. Thermal Palms
- 237. The Trager Approach®
- 238. Theta Healing
- 239. Thought Field Therapy
- 240. Time Line Therapy
- 241. Touch For Health
- 242. Trager
- 243. Trigger Point Therapy
- 244. Tui Na Massage
- 245. Tuning Fork Therapy
- 246. Ultrasound therapy
- 247. Vibrational Medicine
- 248. Vibrillian
- 249. Vibromuscular Harmonization Technique (VHT)
- 250. Visualisation
- 251. Warm Bamboo Massage
- 252. **Weight Management Consultant**  
*We will not be liable for any Claim arising from the prescription and supply of vitamins, minerals, supplements, and diet or meal replacement products. We will not cover the refund of fees paid as a result of the therapy not succeeding. All other terms, conditions, exclusions and limitations in this policy remain unaltered.*
- 253. Whole Food Therapy
- 254. Wholistic Hybrid of EMDR and EFT (WHEE)
- 255. Working Coach utilizing the work of Louise Hay
- 256. Workshop Leader utilizing the work of Louise Hay
- 257. Yoga Teaching/Therapy

**Treatment List**

**Holistic / Complementary Therapist**

- 258. Zdenko Domancic Bioenergy Therapy
- 259. Zero Balancing
- 260. Zone Therapy

**Additional Treatments Operative if shown in the schedule**

**261. Acupuncture including Moxibustion and Cupping and Auricular Acupuncture**

*We will not be liable for any Claim arising from the use of Moxibustion directly onto the skin and the use of Moxibustion for the correction of breech position during pregnancy. We will not be liable for any Claim in respect of wet cupping. All other terms, conditions, exclusions and limitations in this policy remain unaltered*

**262. Colonic Hydrotherapy**