



We are
AIT Accreditation



Training Course Accreditation
Ireland - Application Form

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

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

The above pricing is for the initial application. Once the initial accreditation application has passed, additional courses are charged at €50 per course.

Associated Irish Therapists (AIT)

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

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

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

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

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

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

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

*The above pricing is for the initial application. Once the initial accreditation application has passed, any additional courses added are charged at €50 per course. If you are insured with AIT, there are NO renewal or annual fees, however if you are with a different provider there may be a €100 charge per active policy annually to allow for additional administration and checking of insurance documentation. T&C's apply which are subject to change. We reserve the right to change the benefits, AIT terms or acceptance of treatment types as directed by insurer that apply to AIT accreditation at any time.

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

Benefits of AIT Accreditation



One off fee*

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



Accreditation pack

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



10% Off Any AIT Package for Your Students

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



Use of the AIT accreditation logo

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



Free Promotion on aitireland.com

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



Free Promotion in our Bi-Weekly Newsletters

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



Entry to Trade Shows

Entry to industry leading Trade Events being held across Ireland and the UK



Support & Guidance

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



Free Student Presentation

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



20% Off Banner Advertising

20% off banners and buttons on irishbeauty.ie



Personalised Accreditation Portal

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



PR and Editorial Support

PR and Editorial Support with writing and providing your latest news for our membership website, irishbeauty.ie



Video, Interview and Editing Support

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



Guaranteed Insurance for your students

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



10% Off Adverts in Scratch Magazine

10% off advertising in Scratch magazine, to promote your online courses to a wider audience.



Access to Insurance Talks

Access to Insurance Talks about key topics on trend.



5% Off Stands at Olympia Beauty

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



Invitation to AIT Events

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

*The above pricing is for the initial application. Once the initial accreditation application has passed, additional courses are charged at €50 per course. If you are insured with AIT, there are no renewal or annual fees, however if you are with a different provider there may be a €100 charge annually to allow for additional administration and checking of insurance documentation. T&C's apply which are subject to change. We reserve the right to change the benefits. AIT terms or acceptance of treatment types as directed by insurer that apply to AIT accreditation at any time

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

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

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

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

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

Accreditation Definition:

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

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

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

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

Pricing Structure

- Up to 10 courses €320
- Up to 15 courses €510
- Up to 20 courses €640
- Over 20 courses €760

Additional courses after accreditation passed
€50 per course

(These prices are for face to faces courses. Online courses are charged separately)

Form A: Contact & School Details

School/Collage Name

Address

Postcode

Contact Name

Telephone

Email

Website

Principal Trainer Name

Trainer 2

Trainer 3

Trainer 4

Trainer 5

Please briefly describe your training establishment

Form B&C: Tutor Details & Course Details

Form B: Tutor Details

Please ensure to enclose with this form the certificates and tutor CV

Tutor Name	Beauty Qualifications	Teaching Qualifications	CV Copy Attached	Certificate Copies Attached	Are you insured?

Form C: Course Details

Along with this document please provide complete course material/lesson plans to hold on record.
If the details of the course change please notify us immediately. Your records must be kept up to date.

Course Name	Max. Attendees	Theory Hours	Practical Hours	Total Days	Total Case Studies	Course Pre-requisite	Sample Cert. Attached

I would also like to apply for Accreditation for Online Courses

Terms & Conditions

Associated Irish Therapists Ltd

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

Tel: +44 (0) 1789 773434

Free: 1800 625180

Email: info@aitireland.com

Registered in the UK: 06135223

Associated Irish Therapists Ltd by Balens Europe BV - UK
Branch, company number FC037665, UK Establishment number
BR022756. UK Branch address Bridge House, Portland Road,
Malvern, WR14 2TA.

Accepting our Terms of Business

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

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

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

Accreditation Definition:

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- **Is the trainer insured?**
- **Is the training being delivered by a teacher qualified to Ptlls or AET standard?**

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

Accredited Company Overview:

Short Course Accreditation

AIT accreditation is a simple, low cost and extremely efficient way to step out of the crowd and show your potential clients that you are approved, endorsed and eligible to offer AIT membership and insurance packages to them. For a training provider and their courses to be accredited by AIT, the course and the provider must pass strict criteria. It is important to remember that AIT Accreditation is used for internal insurance purposes only and is not a national framework or a recognised qualification; each body or company will have their own criteria. When accrediting your course, qualifications or post graduate support training with

AIT you will enter into a relationship with the UK's largest Beauty Membership and Insurance provider who currently represent over 1400 providers. AIT is also part of the UK's leading publisher, Exhibition Management brand and its Irish counterpart – Beauty UK, Scottish Beauty, Irish Beauty Show, Guild News and AIT Ireland. In our opinion, having your course Accredited is crucial to give your course the seal of approval and recognition it deserves

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

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

Dedicated Account Manager

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

Payment for our Services

The only fees that AIT charge for accreditation are membership fees. Accreditation is not an insurance product, nor is offered alongside such products. The current charge for accreditation is a single one-off fee starting at €320* for up to 10 courses. Please see pricing structure for further details of initial course application costs. [*if successful or not with application] is non-refundable unless the course is classed as uninsurable [as a treatment] and in this case a refund will be due within the first 90 days. Whilst in many cases we store manuals, lesson plans, certificates and other supplementary information within our secure portal system this is not always the case for storage size relevance. In some cases,

Terms of Business (AIT – Accredited Companies)

we transpose the data to our internal system and disregard paperwork. We therefore cannot guarantee upon any request that we will be able to send copies of any original paperwork provided. Should the manual[s], Lesson plan[s], Certificate[s] be available, we will send back at an administration charge of €50 per item requested or a maximum of 1 day [8hours] €400. This does not in anyway impact the right of access that is commonly known as making a subject access request or SAR.

The above pricing is for the initial application. Once the initial accreditation application has passed, additional courses are charged at €50 per course.

Ending our Relationship

Accreditation is an application process and charged at the beginning [application stage] of our relationship. Once applications have been received in part, full or pending further investigation the initial charge in full applies. The current charge is a one of fee of €320 for up to 10 courses, other costings available please see our pricing structure [*additional charges apply per course thereafter of €50]

You may at any time terminate our authority to act on your behalf within 14 days of payment or as otherwise agreed without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt.

In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days notice. We reserve the right to remove accredited status, or availability of products without notice and in this case, no refunds of accreditation fees will be due.

Any courses added after your initial application/confirmation of accreditation are charged at €50 per course. This is regardless of unused courses or fees from initial application outside of a 30 day period.

There is an annual charge due of €100 per active insurance policy that is currently waved [to zero value] in all cases if annual information request for valid AIT insurance documents are received.

To support during Covid we negotiated with our insurers to allow for digital training online. These courses must be Accredited as new courses at the cost price of €40 each on top of your initial application. We cannot offer this service to 'advanced treatment extensions' and in all cases a live assessment via Teams, Zoom or similar must be conducted. If you are looking to assess your courses via a recording, please make the team aware within your application. We would give a minimum 3 months' notice before withdrawing this service if in the event we need to.

This service has been valid from March-20.

Document supplementary to:

AIT Terms of Business March 2020

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

This document sets out our commitment to you as our client and outlines the principles we follow in doing business with you. We (AIT) are a specialist provider in non-investment insurance contracts for commercial clients. Our permitted business is advising, arranging, dealing as agent and assisting in the administration and performance of general insurance

contracts. By asking us to quote for, arrange or handle your insurances, you are providing you informed agreement to these Terms of Business.

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

Our Service

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

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

Complaints And Compensation

We are an Ethical Firm and aim to provide you with a high level of customer service at all times, but if you are not satisfied, please contact AIT in writing to Mr. D. Horton, The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Alcester, Warwickshire B50 4JS UK or by phone on 1800 625 180 and ask for Mr. Horton or email info@aitireland.com. When dealing with your complaint we will follow our complaint handling procedure; a copy of which is available on request. If a complaint is not resolved to a client's satisfaction, the client may wish to contact; the Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 (1890 88 20 90), or, the Financial Regulator, P.O.Box 9138, College Green, Dublin 2 (1890 77 77 77), or, the Irish Insurance Federation, 39 Molesworth Street, Dublin 2 (01 676 1914).

You may also refer to the EU Online Dispute Resolution Platform <https://webgate.ec.europa.eu/odr>.

Payment for our Services

The only fees that AIT charge are membership fees. In addition, we normally receive commission from the insurers or product

Terms of Business (Ireland – Accredited Companies)

Continued

providers, details of which are available on request. We also draw your attention to the sections headed Cancellation of Insurances and Ending your Relationship with us.

Handling Money

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

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

Cancellation of Membership and Insurances

You should make any request for the cancellation of membership or an insurance policy in writing and any relevant documents or certificates of insurance should be returned to us. You are entitled to cancel insurance policies within 14 days from the day your period of insurance started and in this instance you would be entitled to a full refund of insurance premiums paid.

If there has been a claim within that period there will be no refund of insurance premiums paid.

You should also be aware that, in certain circumstances according to the terms of membership and insurance policies, insurers may be entitled to cancel your policy and allow a proportionate return of premium. If you allow your insurance to lapse we may not be able to reinstate the policy incorporating previous terms, conditions and costing.

Ending our Relationship

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

potentially mean removal of any accredited status.

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

Your Responsibilities

You are responsible for answering any questions or assumptions you may agree to honestly and to the best of your knowledge, providing the complete and accurate information which insurers require in connection with any proposal for insurance cover. This is particularly important before taking out a policy but also at renewal or if you make a mid-term amendment to your policy. If you fail to disclose information, or misrepresent any fact which may influence the insurer's decision to accept the risk or the terms offered, this could invalidate the policy and mean that claims may not be paid in part or full. They might also be entitled to keep any premium you have paid.

For your protection, insurers maintain databases to prevent fraud and the information you give us may be subject to checks.

As you are a commercial customer, you have a duty to give a fair presentation of risk to the insurer. This requires disclosure of every material circumstance which you and where applicable your senior management or persons responsible for your insurance know or ought to know following a reasonable search of information available. It should include all facts that would influence the judgement of the insurer or that would put the insurer on notice that it needs to make further enquiries. The information must be presented in a way which would be reasonably clear and accessible to a prudent insurer. If you are unsure whether to disclose any information you should speak to us.

Failure to provide the 'fair representation' may result in a number of remedies by the insurer. If the breach was deliberate or reckless the insurer can void the contract and keep the premium. If the breach was not deliberate or reckless the insurer can apply whichever remedy relevant to the way they would have acted if the breach had not occurred. This could include rendering the insurance void, proportionately reducing a claim settlement or amending the insurance policy terms and conditions then reviewing the merits of a claim on this basis

You should therefore always provide complete and accurate information to us when questioned regarding the insurance risks your business faces before taking out a policy, at renewal and throughout the life of the policy. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover.

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

Terms of Business (Ireland – Accredited Companies)

Continued

other terms that apply. Particular attention should be paid to any warranties and conditions as failure to comply with them could invalidate your policy. You must take note of the required procedures in the event of a claim, which will be stated in the policy documentation. Generally, Insurers require immediate notification of a claim or circumstances that might lead to a claim. You must inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. If you are unsure about any matter, please contact us for guidance. Changes of Circumstances Notification -You must notify us in writing if there are any changes since originally completing your proposal form or other relevant documentation, as this could have a bearing on your cover. We undertake to notify this to your Insurers and supply appropriate documentation for the alteration.

Use Of Personal Data

We will process any personal information we obtain in the course of providing our services to you in accordance with the Data Protection Act 1998. In administering your insurances and/or claims it will be necessary for us to pass such information to insurers and other product or service providers or your professional body/training school, these parties maybe inside or outside the European Economic Area. We may also disclose details to relevant parties, as necessary, to comply with regulatory or legal requirements. We will not otherwise use or disclose the personal information we hold without your consent. Some of the details you may be asked to give us, such as information about offences, are defined by the Act as sensitive personal data. By giving us such information you signify your consent to its being processed by us in arranging and administering your insurance. Subject to certain exemptions, you will be entitled to have access to your personal data for which we reserve the right to charge a reasonable fee (as at 1 January 2011 a reasonable fee in connection with this matter is defined as £10/€13). 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.

Claims Handling Arrangements

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

In addition to providing a claims handling service Balens will:

- **Employ due care and skill if we act on your behalf in respect of a claim.**
- **Give you guidance on pursuing a claim under the policy and, if required, negotiate with Insurers on your behalf.**
- **Provide you with information about how to handle complaints and potential clashes between you and your clients.**
- **Inform you in writing if we are unable to deal with any part of a claim.**
- **Handle claims fairly and promptly and keep you informed of**

their progress.

- **Account to you, without avoidable delay, once a claim has been agreed and settled.**

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

Quotation Validity Period

There is usually a 15 or 30 day validity period after which it will be necessary to re-quote. This will be stated in your quotation letter which you should refer to. It will be necessary to sign a further declaration after a 30 day period has expired in order to go on cover or continue cover. Cover for previous work performed (retroactive cover) may not be included by Insurers if a gap has occurred between a previous policy and a new or renewal one. Cover also needs to be provided after termination (run-off) on some of our specialised policies should you not take up a renewal from us, 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

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

Conflicts of Interest and Call Recording

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

Changes of Circumstances Notification

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

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



All communications should be addressed to Bidford-on-Avon, Alcester, Associated Irish Therapists Ltd The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Alcester, Warwickshire, B50 4JS. UK. Tel: +44 (0) 1789 773434 Free: 1800 625180 Email: info@aitireland.com

Registered in the UK: 06135223 Associated Irish Therapists Ltd by Balens Europe BV - UK Branch, company number FC037665, UK Establishment number BR022756. UK Branch address Bridge House, Portland Road, Malvern, WR14 2TA. Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.