



Professional Liabilities Insurance Certificate of Insurance

Name	Mr Stuart Kramer - Bush House Osteopathic Practice LTD	
Certificate Number	KRSX01IO01	
Reason for Issue	Renewal	
Business	<p>Osteopathy, Acupuncture, Laser therapy, Myofascial Release Therapy</p> <p>Please refer to the policy wording for the description of any endorsements</p> <p>If you are carrying out, or have in the past carried out, any activities or therapies not listed, you must notify us immediately so we can extend your cover as necessary.</p>	
Insurer	Markel International Insurance Company Limited	
Policy Number	IO/17/000062	
Period of Insurance	From 09/04/2025	To 08/04/2026 Both dates inclusive
Limit of Indemnity	£5,000,000 in any one claim but £5,000,000 in the annual aggregate in any one Period of Insurance in respect of pollution or contamination	
Endorsements	<p>1) Complaints Advice and Response Extension</p> <p>2) Disciplinary Proceedings Extension</p> <p>3B) Run-off Liability (Sole Trader – Limited Company) Extension</p> <p>8) Bloodstock – Limitation of Liability</p>	

Please see policy for full wording

Professional Liability Insurance includes cover normally provided by:

Public Liability – your liability for death of, or injury to, third parties or the loss of, or damage to, their property;

Professional Indemnity – the risk of being sued for an error in your professional activities;

Product Liability – your liability for injury, loss or damage caused by products supplied, or by errors in products supplied;

Libel & Slander – your liability for allegations that you have libelled or slandered someone else in good faith.

This certificate forms part of and attached to the policy wording. Both Documents must be read together

Therapy / Profession	Additional Endorsements Applicable
Osteopathy	None
Acupuncture	9 15 16
Laser therapy	14
Myofascial Release Therapy	None

Please refer to the policy wording and attached endorsement sheet for the description of any Endorsements.

Non Standard Endorsement(s)

Treatment of Animals

This policy provides cover for the treatment of Animals in conjunction with Osteopathy, as long as the Insured follows the stipulations stated in the Advisory Note – Treatment of Animals by Non-Veterinary Surgeons (RCVS)

In relation to the Treatment of Horses please refer to endorsement 8 – Bloodstock – Limitation of Liability in the policy wording