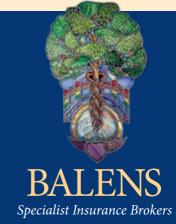
BALENS PERSONAL ACCIDENT & ILLNESS SCHEME

A scheme to provide you with financial protection





Personal Accident and Illness cover options available:

Personal Accident Insurance

Low cost protection for weekly benefits, in the event of temporary partial or total inability to do normal occupation for up to 2 years.

- » Loss of Limb/Sight/Hearing/Speech
- » Permanent Total Disablement
- » Temporary Partial Disablement

- » Medical Expenses
- » Continental Scale
- » Temporary Total Disablement

Personal Accident and Illness Insurance

This extends the Personal Accident section to include total temporary disablement due to Illness up to 2 years.

Income Protection Options

Offered via our partner Organisations

Please call or visit our website for further details and benefits

Telephone: 01684 580788 Web: www.balens.co.uk

Email: personallines@balens.co.uk



BALENS PA & ILLNESS INSURANCE

The sad fact is that we may all suffer from periods in our lives when we are unable to work due to sickness or an accident. Where employed individuals will benefit from a company sickness policy or statutory sick pay, the same is not necessarily the case for the self - employed or if you own and operate your own business..

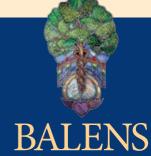
Balens have for many years provided Personal Accident and Illness policies, offering our clients choice in the level of protection they would like to opt for. This type of policy can help cover you, as an individual, from the impact of ill health and injury that has stopped you from working, The policy will provide a lump sum, or fixed term (typically 1 - 2 years) weekly / monthly pay out, depending upon policy terms and conditions.



OTHER BALENS INSURANCE SERVICES...

- » Health Products Business Package
- » Therapy Room/Surgeries Package
- » Clinics & Training Schools
- Charities, Not-for-Profit
 Organisations, Trustees Liability
 Associations Cover
- » Schools & Educational Establishments

- » Shop/Salon Cover
- » Household Insurance
- » Products Liability
- » Commercial Legal Expenses & Tax Package
- » Accident or Accident & Illness Scheme



Specialist Insurance Brokers

Founded in 1950, Balens is an ethical, 4th generation, family-run brokerage collectively insuring over 100,000 clients across Europe. The Balens group, which includes 'Balens Ltd' for our UK clients and 'Balens Europe B.V.' for our European clients, has over 70 employees across our UK & Dutch offices.

BALENS pioneered specialist wordings for Health and Wellbeing Professionals in the early 90s and pride ourselves on the full range of services developed during that time to support our clients.

Our ethos, philosophy and founding principles are uncoloured by financial motives or political agendas and we try to be impartial at all times.

Client support and service are the cornerstones of who we are and what we do.



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