



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 students that you are approved, endorsed and eligible to offer AIT membership and insurance packages to them.

Only National, International and high quality further Education colleges are accepted allowing for a simple student journey to access any insurance products.

AIT is the only Accreditation provider for the industry to offer a one off fee.* There are no annual renewals or price per certificate issue costs for those holding an AIT insurance policy.

The pricing structure is for the initial application for Accreditation. Once the initial accreditation application has passed, additional courses are charged at €50 per course (face to face).

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.**
- **Over 1400 Further Education Colleges.**
- **146,000 potential members via website views and page counts per month.**

ABT is also part of the UK & Ireland's leading publisher, Exhibition Management brand and its UK counterpart – Beauty & Hairdressing and ABT Insurance.

When accrediting your Further Education courses, 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 over 18,000 members and 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.

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.

*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 (face to face). Digital course conversions priced separately. 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 insurance administration fee per active annual policy 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.

Benefits of AIT Accreditation



One off fee*

ABT is the only Accreditation provider for the industry to offer a one off fee.* There are no annual renewals or price per certificate issue costs for those holding an ABT insurance policy



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 certification of your accreditation with AIT.



10% Off Any AIT Package for Your Students

As an Accredited College, you will receive a unique discount code to give to your students that is personalised to your college. 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 college. 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 College' 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.



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



Interview and Editing Support

Access to our in-house Design 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.



Access to Insurance Talks

Access to Insurance Talks about key topics on trend.



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 college as well as our onsite team to answer your questions and queries. Keep an eye out for your invite.

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To enable a smooth and simple journey for your students and our future members to gain insurance. We are only able to insure members to practise treatments that they have been taught via courses that are offered under:

- **NVQ, SVQ**
- **Any National, International and high quality Further Education qualifications**
- **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 College 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 students will be eligible for our membership and insurance packages.

Accreditation Definition:

In order for a Further Education/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 college 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 face courses. Online courses are charged separately)

Form A: Contact & College Details

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 (AIT – Accredited Colleges)

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
Further Education college/ Training Provider 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 Definition:

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courses to be accredited by a professional body or association, the
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To be accredited by AIT, the answer to all these questions at time
of application must be 'yes'.

Accredited College 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 students that
you are approved, endorsed and eligible to offer AIT membership
and insurance packages to them. For a college and their courses
to be accredited by AIT, the course and the Further Education
college/ Training 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 college will have their own criteria. When
accrediting your course, qualifications or post graduate support

training with AIT you will enter into a relationship with Ireland's
and the UK's largest Beauty Membership and Insurance provider
who currently represent over 1400 Further Education Colleges. 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 college 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 colleges to
uphold the core values of AIT which are available upon request
however revolve around: Standards | Ethics | Quality | Integrity
and Client Care. Only UK, CE and EU registered products will be
accepted for use within treatments and training. 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 college 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.* An insurance administration charges
applies 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 college portal.

Payment for our Services

The only fees that AIT charge for accreditation are on initial
application, additional course, online conversion and insurance
administration fee. 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 and additional charges
apply per course thereafter of €50]. This 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.

Terms and Conditions (AIT – Accredited Colleges)

Our dedicated accreditation department will help, support and guide you through the process of gaining accreditation wherever possible.

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.

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 starting at €320** for up to 10 courses. Please see pricing structure for further details of initial course application costs. [**additional charges apply per course thereafter of €50]

Where an accreditation has been valid for over 3 months, and the Further Education college/ Training Provider changes its name, fundamental brand or identity, an amendment to application must be made. In all cases a full resubmission of paperwork as per new application is required and a fee of €85 will be charged and new welcome packs issued. In these cases, we cannot guarantee reaccreditation as application treated as new.

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 7days 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. Where the insurer has removed or amended the availability of a product, your accreditation will see the term through, although insurance products for your students will not be available.

In this instance, no refunds are available outside of the first 90 days and your accreditation for these courses will automatically end.

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 requested for valid AIT insurance documents are received. Whilst there is no issue with any accredited Further Education college/ Training Provider being insured elsewhere should any trainer stay with another provider we will ask you to resubmit your schedule of insurance, endorsements, and policy wording for us to see when annual renewal falls due – it is for this annual check why there is an insurance administration fee of €100

[that we do not need to do for AIT members where your college, membership and insurance are all linked in your portal]. The annual insurance administration fee due of €100 per active insurance policy is currently waved [to zero value] in all cases for valid AIT members with suitable cover and at anytime a policy expires after initial application without an active AIT insurance policy an annual insurance administration fee will be due.

To support during Covid we negotiated with our insurers to allow for further education to be delivered digitally 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: Terms of Business [Irish accredited College]. Revised Update 19-08-24 - We reserve the right to amend terms at least once every quarter - Q4-24-Version.001

Terms of Business (Ireland – Accredited Colleges)

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 your 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.

We may, at any time, and at our sole discretion, modify these Terms and Conditions, including our Privacy Policy. Any such modification will be effective immediately upon public posting and we will endeavour to notify clients digitally of any change. Your continued use of our Service following any such modification constitutes your acceptance of these modified Terms.

Our Service

Associated Irish Therapists Ltd is an Insurance Intermediary, not an Insurer, and our role is being committed to providing a professional service for therapists across the Republic Of Ireland and you will be classed as a Consumer. 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.

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; we will provide you with the relevant information before we finalise your insurance arrangements, including the insurers we use, so you can make your own informed choice about how to proceed. We mainly arrange or introduce with Balens Limited the following types of insurance; Professional Liability, Medical Malpractice insurance using one insurer called XL Insurance Company SE. The Legal Package is offered by ARAG Legal Protection Limited. All these insurers provide us with Delegated Authority to bind insurance cover, via Balens Limited for our clients. Balens Limited are specialist insurance brokers and a copy of their Terms of Business can be obtained from www.balens.co.uk, calling +441684 580771, or writing to their address, Balens Ltd, Bridge House, Portland Road, Malvern, WR14 2TA.

This service is provided on a non-advised basis and we will provide you with the relevant information before we finalise your insurance arrangements, including the insurers we use, so you can make your own informed choice about how to proceed. Occasionally, if you have a bespoke insurance requirement, we will refer your case to Balens Limited, who will inform all parties of the service offered at that point.

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 +44(0) 1789 773 573 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>.

Membership Benefits

Membership packages may vary according to the level of individual membership. We reserve the right to change the benefits that apply to AIT membership at any time without prior notice.

Any external providers of a benefit included within your membership package will have absolute discretion in relation to the provision of services, and membership of the AIT does not guarantee that the external provider will be able to fulfil that section of the benefit. Where possible, AIT will attempt to offer an alternate benefit during a cease of service but this is not guaranteed. Services provided by a third party will be subject to the provider's own terms and conditions, and we will not accept any liability for loss or damage suffered as a result of a fault, error or omission in the provision of these services.

Please note, membership fees are non-refundable and non-transferable after the initial 14 day period and run for the full year regardless of cancellation or amendments.

Payment for our Services

The only fees that AIT charge are Insurance Administration Fees. In addition, we normally receive commission from the insurers or product providers, details of which are available on request. Any commission we receive will be paid from the insurance premium payable by you. We will also make charges for handling your insurance. You will receive a quotation, which will tell you the total price to be paid, showing any fees, taxes and charges separately from the premium, before your insurance arrangements are concluded. For XL Insurance Company SE. We may receive additional profit sharing payments if the volume of business we

Terms of Business (Ireland – Accredited Colleges)

Continued

place with this insurer reaches certain pre-agreed amounts. These additional payments will come from the overall payments that the insurer receives in relation to this type of business. 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

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. AIT Membership and Insurance is offered for a 'fixed term' which means it cannot be extended, cancelled or frozen. Membership and Insurance fees are non-refundable and non-transferable after the initial 14 day period and run for the full year regardless of cancellation or amendments.

Ending our Relationship

You may terminate our authority to act on your behalf with 14 days notice or as otherwise agreed without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated which will be completed according to these terms of business unless otherwise agreed in writing. You will be liable to pay for any transactions of adjustments effective prior to termination and we will be entitled to retain any and all membership fees or insurance brokerage payable in relation to insurance policies placed by us prior to the date of termination. In circumstances where we feel we cannot continue providing services to you, we will give you a minimum of 7 days notice.

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

Terms of Business (Ireland – Accredited Colleges)

Continued

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 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

Processing and the Use of Your 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 Further Education College/ Training Provider 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.

Terms of Business (Ireland – Accredited Colleges)

Continued

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

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