

The logo for BGi.eu features the letters 'BGi' in a large, white, sans-serif font. The 'i' has a green dot. To the right of 'BGi' is '.eu' in a smaller, white, sans-serif font. The entire logo is set against a dark blue rectangular background.

BGi.eu

Insurance | Risk Management

The background of the slide is a photograph of a sunset over a body of water. The sky is filled with orange and yellow clouds, and the sun is low on the horizon. In the foreground, a line of trees stands in the water, their silhouettes reflected in the calm surface. The overall mood is peaceful and serene.

Foyht Membership Benefits and Insurance Key Facts

We think about
insurance so that YOU
don't need to!

Membership and Insurance for Teachers and Practitioners

The Benefits of Foyht Membership and Insurance with BGi.eu

1. Free use of the directory: focusonhwb.org
2. Free access to the On-line Health & Wellbeing magazine: mag.focusonhwb.org
3. You can submit your own articles to the On-line Magazine
4. Free use of the 'What's-On' Events calendar: focusonhwb.org/whatson
5. Additional Legal Expenses and Legal Help Line (UK & Ireland only)
6. Data Protection tool alerting you to attempts to access your data
7. Registered e-mail capability for those emails that you need to track and trace
8. Insurance designed with you in mind
9. Discounted use of isosconnect premium features

Insurance Key Facts

Your insurance includes:

- Public Liability (Indemnity Limit €5,000,000 per insured person or business: €10,000,000 available on request)
- Malpractice Cover & Professional Indemnity (Indemnity Limit €5,000,000: €10,000,000 available on request)
- Products Liability (for items sold in connection with your insured business)
- Working from home, at a client's home, or at any owned, rented or hired premises anywhere in the world excluding the USA/Canada
- Damage to rented/hired third party premises
- Accidental loss or damage to your business stock and equipment
- Overall Limit €5,000: Single item limit €1,000: excluding mobile phones
- Libel & Slander
- Breach of confidentiality, negligence or breach of duty of care
- Website and e-mail infringement arising from the promotion, marketing and advertising of your insured business
- Additional Legal Expenses (Currently only available in the UK & Ireland)
- Geographical coverage: World Wide
- Jurisdiction: World Wide excluding the USA & Canada (Cover may be available on request)
- Indemnity to principals
- Member to member liability included
- Retro-active date 2006 or since the date you have held Medical Malpractice/ Liability insurance without break or interruption
- 12 months run off cover to allow for periods when you might not be working
- On-line teaching and pre-recorded teaching is included. However, you should also consider additional media insurance, which is beyond the scope of this insurance
- Loss of Reputation extension
- Emergency First Aid and Good Samaritan Acts included

Important conditions

- All premiums to be paid by PayPal, credit/debit card or Bacs/Bank Transfer
 - a. In GB pounds for UK policies
 - b. In Euros for EU policies
- The Insurance is provided on a 12 month basis. No premium returns are made unless canceled within the 14 day cooling off period
- Employer's Liability cover is not included but can be added
- An excess of €250.00 applies to the business stock & equipment extension

Available levels of indemnity

We believe that teachers and students alike should be adequately protected so we provide all of our policy holders with an indemnity of €5,000,000 which is the amount required by most Councils, the NHS and other similar authorities and institutions. A higher limit of €10,000,000 is available at an additional cost upon request.

Special features

The Foyht policy wording is exceptionally wide and will be adequate for most individuals and micro enterprises. If your business has developed beyond "you" it may be beneficial to consider your requirements on a Business Combined basis to include other Commercial Insurance Risks.

Please call for information and advice: Tel: +34 911140496 e: enquiry@BGi.eu.com

Unlike most policies, your Foyht policy is operative World Wide other than the USA/Canada so feel free to practice your therapy(s) around the world in the knowledge that you are fully insured.

Currently, the policy is only available to those resident or working full time in:

- a. The UK and UK Territories
- b. The EEA
- c. South Africa

For a full list of therapies we insure, please see BGi.eu.com/health-and-wellbeing/activities-therapies-disciplines.

If you practice or teach something not on this page – please let us know and we will add it – if we possibly can.

Offering more when more is needed

It is undeniable that life for us all has changed since March 2020. Someone has pressed a great big 'reset' button on the way we work, rest and play. Life has changed and we must change – if we can. Well, of course we can! We can breathe deeper and think clearer. What was rushed and important is no longer so. That is not necessarily a bad thing.

There are new problems, new issues, new challenges. Our ambition is to help you meet and overcome all of those things without having to spend huge amounts of time and energy on fretting about them.

The world, which was moving rapidly in a digital direction, has just taken an electronic leap into the unknown: through necessity. Grasp and use the technology – or sit back and watch.

The world of Webs and Dark Webs, of phishing and whaling, of GDPR regulations and fines are a serious concern. To assist we have designed a package of benefits that will help – often without additional cost.

Benefit 1

Data Breach Alert

As a small business, you will have a small database. (As a larger business you will have a larger data-base – but it will be equally vulnerable)

We provide a data breach monitoring service. If anyone gains unauthorised access to your database and contacts your clients we will alert you immediately: enabling you to take any remedial action appropriate to the circumstance.

This is an included/free service

Benefit 2

Registered Post and Online Signatures

Sometimes you need to send a registered letter. This facility enables you to send a registered e-mail providing full traceability and evidence that the email has been received/opened/read.

This is an included/free service

If you want, all e-mails can be sent registered – but then a small charge will apply.

Benefit 3

Discounted rates for access to our online cyber security training facility

It is generally acknowledged that most Cyber 'events' are caused by human error. Awareness and education is key. We can provide:

- a current security analysis of your internet facing weaknesses at no charge and
- discounted rates on Cyber training

Whether you're a small business or a large business, you hold a great deal of personal information that should be looked after, carefully.

(For an easy-to-read guide to the various aspects you should consider when deciding how to approach your Cyber risks and liabilities. Read 'A Guide to Cyber-risk Management' or download the pdf at:

BGi.uk.com/cyber-risk-management/a-guide-to-cyber-risk-management/)

Benefit 4

isosconnect

Working remotely is here to stay for a lot of businesses. The opportunity to utilize the premium tools on our partner platform Isosconnect, at no additional charge for 60 days, is included in your Foyht membership.

isosconnect is a one-stop online platform which allows you to book client appointments, akeep a calendar, take payments, distribute video meeting links, and many other features, all in one place. Your discount code can be found on your policy document E-Mail.

Hispania Global Underwriting, S.A. is registered in Portugal. Registered office: Edifício Zenith (Miraflores), R. Dr. António Loureiro Borges 9, 1º, 1495-131 Algés (Portugal)



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