



**BRIAN MULLINS**  
INSURANCE BROKERS

## Insurance Schedule

WE HEREBY CONFIRM that in consideration of the premium stated cover is arranged on your behalf, Insurance as specified below.

This Schedule is issued in accordance with the authorisation granted under the agreement number BDIR02ASUBMUL25 with AXIS Specialty Europe SE which is authorised by the Central Bank of Ireland. This Schedule should be read in conjunction with the policy wording (Axis Speciality Europe Policy Wordings).

**1. The Insured:** Mrs Emer O'Reilly

**Postal Address:** 56 Meadowlands, Broomfield , Co Cork, P25 K351

**Policy Number:** BMIB111878

**Policy Inception Date:** Apr 15 2026

**Schedule Reference:** 101878

**Schedule Issue Date:** Apr 7 2026

**2. Limit of Indemnity:** Insuring Clause A - Malpractice and Professional Liability - €6,500,000 any one Occurrence or series of Occurrences arising out of one cause, costs inclusive. Insuring Clause B - Public Liability €6,500,000 any one Occurrence or series of Occurrences arising out of one cause, cost inclusive. Insuring Clause C - Products Liability €6,500,000 ) any one Occurrence or series of Occurrences arising out of one cause and in all costs inclusive; during the Period of Insurance. Insurers maximum overall limit of liability shall not exceed €13,000,000 inclusive of costs in any one Period of Insurance.

**3. Category of cover:** Malpractice/Professional Liability, Public Liability and Products Liability.

**4. Excess:** (A) Malpractice/Professional Liability Nil (B) Public Liability Nil (C) Products Liability Nil each and every claim inclusive of costs and expenses.

**5. Premium:** €105.00 inclusive of €4.04 4% Government Levy. Administration Fee €15.00.

**6. The period of Insurance:** From Apr 15 2026 to Apr 14 2027 both days inclusive.

**7. Date of proposal/Declaration:** Apr 2 2026.

**8. Insured's Profession:** Child Sleep Consultant; Craniosacral Therapy;

**9. Endorsements:** General Endorsements; Mandatory Endorsements; See below for definitions.

**10. Other insurances:** None.

**11. Notice of claim:** If a claim is made against you or you become aware of a circumstance which could give rise to a claim under any section of this insurance immediate written notice must be given to: Brian Mullins Insurance Brokers, 1 & 2 John Street, Sligo, F91 XN53

Authorised signature.

Brian Mullins Insurance Brokers

B.M.I.B. Ltd t/as Brian Mullins Insurance Brokers are authorised as Coverholders on behalf of AXIS Speciality Europe SE.

B.M.I.B. Ltd is regulated by The central Bank of Ireland.

**General Endorsements  
Working with Children**

It is a condition of this insurance that parental or guardian consent is obtained prior to any treatment/activity of those under 16 years old.

If the Insured does not have Garda Vetting, then at least one parent/guardian must be present at all times or the parent/guardian must give consent for the child to be in your sole custody.

All other terms, conditions, exclusions and limitations in this policy remain unaltered

**Talking Therapies/Activities Conducted Electronically**

For the purposes of Synchronous Distance Communication sessions, Exclusion 4.20. (d) of the policy is hereby deleted and of no effect.

Synchronous communication is defined as methods of communication that are conducted in real time. For the avoidance of doubt, cover hereunder excludes any Claims arising from Therapy/Counselling sessions conducted via forums, email, instant messaging and text.

Cover is hereby extended to include Synchronous Distance Communication sessions subject to:

1. Activities restricted to "Talking Therapies" excluding manual/physical therapies.
2. Activities are restricted to the following synchronous methods of communication only:
  - a. Telephone: counselling where the context is verbal exchange between client and practitioner
  - b. Generic voice applications: Communication through conversation conducted in real time via the internet
  - c. Generic video applications: Communication is both verbal and visual and is conducted in real time via the internet
3. The application of a legal disclaimer acknowledging limitations to Synchronous Distance Communication sessions
4. Qualified and Student therapists can conduct counselling/therapy sessions via Synchronous Distance Communication. For the avoidance of doubt, Students are only to be covered in respect of case study work and such work is to be supervised as per the requirements of the appropriate approved awarding body.
5. The provision of sessions are in real time and the Insured is able to observe/supervise, verbally speak and respond to their client. For the avoidance of doubt, cover hereunder excludes any Claims arising from and/or relating to YouTube posts or broadcasts (or via any other similar service/platform) where the Insured is unable to observe/supervise, verbally speak and respond to their client in real-time
6. The provision of therapy/counselling is via a secure platform/medium. For the avoidance of doubt, cover hereunder excludes any Claims arising from any platform/medium where the Insured cannot restrict access to a specific client
7. The Insured is satisfied the client is in a suitable environment to receive counselling/therapy, where confidentiality can be maintained
8. The Insured has a back-up plan to make suitable contact to the client in the event of non-functioning, improperly functioning, failure or unavailability of computer equipment or system; The internet or similar facility; any website, portal or similar application service
9. The Insured has taken appropriate medical history and undertaken an initial assessment of the client prior to conducting any therapy/counselling sessions.
10. The Insured has assessed the client as suitable and stable to receive therapy/counselling via Synchronous Distance Communication sessions and each session must be suitable to be practiced remotely
11. The Insured's service contract stipulates that it is governed by the Laws of the Ireland and the exclusive jurisdiction of the Courts of Ireland.
12. Records of sessions are maintained in accordance with Condition Precedent 6.3. of the Policy Wording.

All other terms, conditions, exclusions and limitations in this Policy remain unaltered.

**Manual/Physical "Hands On" Therapies/Activities Conducted Electronically**

For the purposes of **Manual/Physical "Hands On" Therapies/Activities Conducted Electronically**, Exclusion 4.20. (d) of the Policy is hereby deleted and of no effect.

Cover is hereby extended to include **Manual/Physical "Hands On" Therapies/Activities Conducted Electronically** subject to

1. Activities restricted to all "hands on" treatments/therapies or those that involve manual/physical activity.
2. The application of a legal disclaimer stating that students' participation in the class is at their own risk
3. The provision of Online Classes/Instruction is via a secure platform/medium. If in real-time and the Insured is able to observe/supervise, verbally speak and respond to their student. For the avoidance of doubt, cover hereunder excludes any Claims arising from and/or relating to YouTube posts or broadcasts (or via any other similar platform/medium) where the Insured cannot restrict access to specific students or the Insured is unable to observe/supervise, verbally speak and respond to their student in real-time.
4. Online Classes/Instruction must be suitable to be taught remotely and the Insured at each session must proactively discuss and encourage the students to practice in a suitable environment and spacious area.
5. The Insured's service contract stipulates that it is governed by Irish Law and the exclusive jurisdiction of the Courts of Ireland.
6. Records of sessions are maintained in accordance with Condition Precedent 6.3. of the Policy Wording.

All other terms, conditions, exclusions and limitations in this Policy remain unaltered.

### **Mandatory Endorsements Products & Medicines**

It is a Condition Precedent to the right to be indemnified under this Policy that any products and medicines must –

- i. be licensed and registered for use in humans.
- ii. be licensed and registered for use in the Ireland, United Kingdom &/or EU.
- iii. where applicable be CE marked and/or comply with the UK Cosmetics Regulation 2021, European Cosmetics Regulation 1223/2009, the General Product Safety Regulations 2005 and/or any amendments, re-enactments or replacements thereto, and
- iv. in respect of medicine only, be administered to a patient in accordance with the prescription of an appropriate practitioner (as defined in the Medicines Act 1968 and/or any amendments, re-enactments or replacements thereto).

All treatments are administered in line with manufacturer's instructions and guidelines.

### **Renting rooms to others**

This policy extends to cover Public Liability in respect of the renting of therapy rooms to others. It is a condition of this insurance that those renting rooms hold their own Professional (Including Bodily Injury) and Public Liability Insurance.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

### **Contingent Liability**

It is a condition of this insurance that all self-employed therapists hold their own insurance, and copy is retained on record for each therapist.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

### **Selling of approved products via the Internet**

It is hereby noted and agreed that the Website exclusion is deleted for the purposes of selling approved products via the Internet.

All other terms, conditions, exclusions and limitations in this policy remain unaltered.

### **Territorial Limits**

The Territorial Limits of this Policy are Worldwide excluding the United States of America or Canada.

### **AXIS Specialty Europe Privacy Notice**

AXIS values its relationship with you. Protecting the privacy of your personal information is of great importance to us. We want you to understand how and why we collect personal information about you, how we use it, your rights regarding this information, the conditions under which we may disclose it to others and how we keep it secure.

#### **What type of information do we collect about you?**

The personal information we collect about you may include:

Name, Address, Phone Number, Email

Gender

Marital Status

Date and Place of Birth

Government identification numbers - National Insurance, Social Security, Passport, Tax, Driver's License) Family Information

Banking Information

Health Information / Medical History

Criminal History

Credit History and Credit Score

Claims/Policy Numbers

#### **How do we collect information about you?**

We primarily collect personal information from you or your representative through the policy application process.

However, we may also collect information about you from your family members or employer, credit reference agencies, anti-fraud databases, sanctions lists, relevant government agencies, and those who may be involved in a claim – claimants, witnesses, experts, adjustors, and others.

#### **Why are we collecting your personal information?**

We may collect your personal information for the following purposes:

Account Setup, including Background Checks

Evaluating Risks to be Covered

Risk Modeling and Underwriting

Customer Service Communications  
Payments to/from Individuals Managing Insurance or Reinsurance Claims  
Defending or Prosecuting Legal Claims  
Investigating or Prosecuting Fraud  
Complying with Legal or Regulatory Obligations  
Direct Marketing Activities

#### **Where does your information go?**

We may need to transfer your personal information to our affiliates, reinsurers, agents or contractors, which may be located outside of the European Economic Area (EEA). We will continue to protect any transferred personal information in keeping with all applicable privacy requirements. For more information, please contact the Data Protection Officer.

#### **How long do we keep your information?**

We will keep your personal information only so long as is necessary to provide service to you under your policy. Specifically, we will keep your information for so long as a claim may be brought under the policy, or where we are required to keep your personal information to satisfy legal or regulatory obligations.

#### **Your Rights**

Under certain circumstances, you have the right:

To receive a copy of the personal information we have collected from you

To receive further details of the use we make of your information

To update or correct the personal information we hold about you

To require us to delete any personal information we no longer have a lawful purpose to use

To restrict our use of your personal information

If you are not satisfied with our use of your personal information, to file a complaint with the appropriate supervisory authority.

There are specific conditions where we may need to restrict the rights described above, in order to safeguard the public interest (e.g., the prevention or detection of crime) or our interests (e.g., to maintain legal privilege).

#### **How to Contact Us Address any questions regarding our privacy practices or this Notice to:**

Name: Susan Colbeck, Data Protection Officer

Email: [dpo@axiscapital.com](mailto:dpo@axiscapital.com)

Address: 52 Lime Street, London, EC3M 7AF

Phone: +44 207 877 3907

#### **Claims**

1. If any claim shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or anyone acting on behalf of the Insured to obtain any benefit under this extension or if any loss destruction or damage is occasioned by the wilful act or with the convenience of the Insured all benefit under this extension shall be forfeited.
2. On the discovery of any event which may give rise to a claim under this extension the Insured shall
  - (a) notify the Insurers Agent in writing forthwith to [claims@bmib.ie](mailto:claims@bmib.ie)
  - (b) give immediate notice to the police authority in respect of loss destruction or damage caused by malicious persons or by thieves and take all reasonable steps to discover any guilty person and recover the property lost
  - (c) carry out and permit to be carried out any action which may be reasonably practicable to avoid or diminish the loss destruction or damage and to prevent further loss destruction or damage
  - (d) within 30 days after the event or such further time as the Insurers may allow at his own expense deliver to the Insurers
    - (1) full information in writing of the claim to [claims@bmib.ie](mailto:claims@bmib.ie)
    - (2) details of any other insurance relating to the claim
    - (3) all such business documents proofs information explanation and other evidence as may be reasonably required all of which information and details may be produced by the Insured's professional accountants or auditors who are regularly acting as such their report being prima facie evidence of such information and details
    - (4) if demanded a statutory declaration of the truth of the claim and of any matter connected with it
3. Upon payment of any claim (other than for repair) any property in respect of which payment is made shall belong to the Insurers. The Insured shall give to the Insurers all reasonable assistance in taking possession of such property but shall not be entitled to abandon any property to the Insurers.
4. The Insured shall at the Insurer's request and expense do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Insurers for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Insurers shall be or would become entitled or subrogated upon the Insurers paying for or making good any loss under this extension whether such acts and things shall be or become necessary or required before or after the Insurers indemnifies the Insured.
5. If at the time of the claim there is any other insurance covering the Insured's interest in the property lost destroyed or damaged or the same legal liability the Insurer's liability under this extension shall be limited to its rateable proportion of such claim If any such other insurances is subject to any condition of average this extension if not already subject to any condition of average shall be subject to average in like manner If any other insurance effected by or on behalf of the Insured is expressed to cover any of the property hereby insured but is subject to any

provision whereby it is excluded from ranking concurrently with this extension either in whole or in part or from contributing rateably to the loss destruction or damage the Insurer's liability hereunder shall be limited to such proportion of the loss destruction or damage as the sum hereby insured bears to the value of the property.

6. If any difference shall arise as to the amount to be paid under this extension (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions. Where any difference under this condition is to be referred to arbitration the making of a decision or an award shall be a condition precedent to any right of action against the Insurers.

**Insurers Cancellation**

Insurers may cancel this Insurance by giving fifteen (15) calendar days' notice, such notice shall be given in writing and may be served by registered mail, telex or facsimile transmission, or be hand delivered to the address of the Insured as stated in the Certificate. Any notice sent by registered mail shall be deemed to have been served seven (7) calendar days after dispatch and any notice sent by telex or facsimile shall be deemed to have been served at the time of dispatch. If this Insurance is so cancelled the Insurers shall retain only the earned portion of the premium computed from day to day.

**Cooling Off Period**

The insured has a right to cancel within a short period, up to 30 days from inception, known as the cooling off period. If the insured cancels within the 30-day cooling off period they may receive a pro-rata refund of premium from the insurer. If the insured wishes to cancel outside this period they will not receive any pro rata refund.

**SEVERAL LIABILITY NOTICE**

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.  
08/94 LSW1001 (Insurance)

**Sanctions Limitation Clause**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.  
LMA3100A 5 October 2023