

Certificate of Liability Insurance

This certificate should be read in conjunction with the policy wording reference

Assured	Ann Vavoliza T/a Ann Face Yoga
Address	40 Westview Innishmore, Coolroe, Ballincollig, Co. Cork, Ireland, P31H X84
Insurer	Lloyds Insurance Company S.A
Period of Insurance	13/07/26 to 12/07/27
Policy Number	IICT/VAVOAN1/26/6.5
UMR (Unique Market Reference)	B1703LW2500107
Tax Identification No	N/A
Products Liability Limit of Indemnity	€6,500,000 in the aggregate
Public Liability Limit of Indemnity	€6,500,000 in the aggregate
Professional Indemnity & Malpractice Limit of Indemnity	€6,500,000 in the aggregate
Employer's Liability Limit of Indemnity	Not Insured
Insured Activities	Facial Fitness, Face Yoga, Emotional Freedom Technique, Relationship Consultant
Territorial & Jurisdictional Limits	For businesses and practices situated in Europe. Excluding any Claim brought in any courts in America or Canada. Excluding any Claim brought about in a court of law within the Jurisdictional Limits to enforce a judgement or an order made outside the Jurisdictional Limits. Excluding any Occurrence outside the Territorial Limits.

The Insurance shall apply to Occurrences happening anywhere in the world with the exception of Canada & the United States of America (or any dependencies, protectorates or trust territories thereof).

Full scrutiny of the policy document is recommended to ascertain any divergence between the policy cover and any contractual arrangements.

The information contained in this document is correct at the date of issue, but there is no obligation on our part to notify any third party of any subsequent changes or cancellation.

It is important that you advise us of any alterations required or changes in the material facts provided at inception or renewal of the policy immediately.

Lloyd's Insurance Company S.A. is a Belgium limited liability company (société anonyme / naamloze vennootschap) with its registered office at Basiton Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the national Bank of Belgium. Its firm reference number(s) and other details can be found on www.nnb.be. Please contact us if further information is required.

Section Premium	€45.00
Insurance tax / local/country Levy	€1.80
Total Premium Payable	€46.80

Signed

**HISPANIA**

Dated 10/07/2026

Hispania Global Underwriting S.A. authorised as an Insurance intermediary by Autoridade de Supervisao de Seguros e Fundos de Pensoes (ASF). Registration No. 411349258

Contact: foyht@hispaniarb.com +34 91 143 84 63

The Coverholder acts as an agent of Lloyd's Insurance Company S.A. in performing its duties under the Coverholder Appointment Agreement with the Unique Market Reference stated within this certificate. This certificate is only valid if it bears the signature of the Coverholder.

Principal Conditions and Exclusions

foyht@hispaniarb.com

www.hispaniarb.com

+34 91 143 84 63

Edifício Zenith (Miraflores) R. Dr. António Loureiro Borges 9, 1º, 1495-131 Algés (Portugal)

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This policy does not cover

1. any Claim brought in any courts in the United States of America or Canada (or any dependencies, protectorates or trust territories thereof).
2. any Claim brought about in a court of law within the Jurisdictional Limits to enforce a judgement or
3. any order made outside the Jurisdictional Limits.

The policy excludes liability if the insured is under the influence of intoxicants/narcotics at the time services are performed/administered.

This policy includes liability arising out of the actions of one member against another member of the same group.

It is warranted that all members must be suitably qualified by certification or experience in the approved activities being practised/demonstrated. Evidence must be provided if requested.

This policy includes Liability for Damage to Leased, Hired or Rented Properties

The insurance is underwritten on a claims made basis: Retroactive Date 13/07/26

This policy does not cover discrimination, sexual misconduct, related/associated entities, intentionally wrongful acts, and failure to take reasonable precautions.

This policy does not cover Tour Operators Liability or Media Liability

Claims Procedure

All **Claims** and potential **Claims** should be immediately reported to:

HISPANIA GLOBAL UNDERWRITING, S.A.

Rua Dr. António Loureiro Borges, 9 - 1º - Miraflores

1495-131 Algés (Portugal)

E-mail: geral@hispaniarb.com

Tel: +351 21 052 33 49

The information provided should include:

1. Date and time of incident;
2. Where the event giving rise to the **Claim** occurred;
3. A detailed description of what happened;
4. The name and address of the injured party;
5. The names and addresses of all witnesses; and
6. Copies of any demand, notice or legal papers received in connection with the **Claim**.

Confirmation of Business Possessions Insurance

Assured	Ann Vavoliza
Insurer	Lloyd's Insurance Company S.A.
Period of Insurance	13/07/26 to 12/07/27
Policy Number	IICT/VAVOAN1/26/6.5
Business Equipment Definition	Business Equipment shall mean any equipment and/or Products owned and predominantly used by the Insured in the conduct of the Insured's Business as a Therapist in respect of the Therapies and Treatments listed in the Schedule.
Business Equipment Sum Insured	€5,000 in the annual aggregate €1,000 single article limit
Excess	€250
Specific Exclusions	Wear, tear, moth, vermin, mould, mildew, atmospheric or climatic conditions or any gradually occurring cause; Alterations, maintenance, repairs or any process of cleaning or restoring; Delay, confiscation or detention by order of any government or public authority; Counterfeit, substitute or foreign currency; Mechanical or electrical breakdown or derangement. Any breakage of electrical valves, bulbs or tubes, unless forming part of the Business Equipment and fixed therein and happening as the result of loss, destruction of or damage to such Business Equipment. Any depreciation, contamination, consequential loss or consequential damage of any kind or description. Any electrical plant or apparatus caused by self-ignition. This exclusion shall only apply to that part of the electrical plant or apparatus in which self-ignition occurs. Any mobile phones. Electrical equipment used predominantly for Personal use by the Insured. Any theft or attempted theft of Business Equipment contained in any vehicle operated by the Insured which is not individually attended by the driver or some other competent person authorised by the Insured, unless the vehicle is locked. If the Business Equipment is stored in the vehicle overnight, the Business Equipment must be kept out of sight and within a locked boot or compartment. Any theft or attempted theft of Business Equipment whilst such Business Equipment is in a building away from the Insured's Business premises, unless such Business Equipment is kept in a room which is attended by a representative of the Insured or the theft involves entry to or exit from the room by forcible or violent means.

Signed

 **HISPANIA**

Date

10/07/2026

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