

**Taster - Summer issue – TABI's Quarterly E-zine**  
**'The Tarot Reader'**

**Professional Reader Advice – Insurance**

By Tim Brooks

When I turned professional in 1996 I promised myself that I would do things properly in terms of the taxman, National Insurance, banking and insurance. I have this implicit faith that the universe will look after me, but only if I play fair. Over the years I have gone from part-time hobby job, to full-time as a sole trader and now we are a husband and wife limited company. This article is to give you some food for thought and pointers about Tarot and insurance.

**So do you need insurance as a Tarot Reader?**

Once you have crossed that threshold from just reading for friends and family to the point where you take money from your first stranger then it's time to at least think about insurance. Let's start with public liability insurance

In the majority of cases now if you are going to want a pitch at a fayre, fete or show the organiser will ask you for your public liability insurance certificate. The local council authority often dictates this, so there is no way around it, if you don't have one you can't book a table.

If you have clients coming to see you or if you go to see clients on business, i.e. doing a reading for money, then you should consider public liability insurance to protect you in case there are accidents. Take a simple example: You are doing a party at someone's house and you knock over a candle that causes a fire. Whether it is damage to a carpet or at the other end of the scale the house burns down with maybe even loss of life the hostess may sue you and if you don't have insurance then all your personal assets could potentially be taken.

So what will public liability insurance cost you. Well currently as a sole trader i.e. an individual it will cost you between 70 and 120 pounds. Even so there are few companies that will insure Tarot Readers, so here are a few who I know will do it today. I offer this advice because I have spent many wasted hours on the phone with insurance companies and would like to help you avoid that. **Note these are my personal recommendations and not endorsed by TABI in any way.**

Mike Perry....of Bausor Hall Associates Ltd (tel:01676 535252) insured me as a sole trader last year for £88. The insurance certificate had me down as a "Life Style Consultant", I hasten to add the insurance company knew they were covering me as a Tarot Reader, this title however gives a greater flexibility on what you are covered for.

Reg Foster....of Foster Insurance Services (01983 520525) would insure me for £100 this year as a sole trader and that includes equipment as well (laptop, cards, crystals etc). Note that if there were enough TABI readers wanting this insurance, the premiums could drop as low as £50, but Reg would need over 100 members requiring insurance...something for the future maybe?

Public liability insurance including employer liability insurance (mandatory for limited companies) comes out at £125, which is less than Mike quoted.

The National Market Traders Federation (NMTF)....can provide public liability insurance cover and membership for £70, however note that the insurance cover is only for fayres, fetes and shows where there are at least 5 other traders, so it won't cover you at home or in people's houses.

**What about Professional Indemnity Insurance?**

Forget it....at the moment it is impossible to get it in the UK. I was turned away from over 30 insurance companies during my quest to obtain this over the last year.

Why is that? I am told it is the nature of what we do and even with strong ethic policies like TABI has and carefully crafted disclaimers statements on emails, brochures, CDs and tapes it was still impossible to get accepted.

Why did I want his type of insurance? Well in my case I specialise in doing commercial readings for small and medium sized businesses and some of the decisions they are making could have large financial impacts if they followed what was coming up in the readings blindly. Despite all the caveats and disclaimers you might still find yourself open to the “I took your advice and it ruined my life/business”.

So what can you do? Here is my top 10.....

- Ensure the client understands you are not forecasting a definite future
- For commercial work get the client to sign that they understand the above
- Be very careful what you say!
- Keep copies of emails to prove what you said
- Use read only CD's so they can't be tampered with
- Adhere to the TABI ethics
- Always be willing to refund money in genuine cases of customer dissatisfaction
- Create your own limited company (limits your liability unless gross personal negligence is proven) if you own anything of value like your house.
- If someone does get a solicitor onto you then claim that “The advice given is too remote to attract legal liability”....they will understand what you mean.
- When dealing with American clients use the phrase the US readers use “This reading is for entertainment purposes only”

One final piece of advice....for motor insurance make sure they don't have you listed as an entertainer, the insurance premiums rocket !

### **BOOK REVIEW – Tarot Talismans**

#### **‘Invoke the Angels of Tarot’**

**By Chic and Tabatha Cicero**  
**Llewellyn ISBN: 0-7387-0871-2**  
**Review by Alison Cross**

One of the most attractive things about Tarot is how readily it lends itself to other systems and new methods of working. In Tarot Talismans, the Tarot's 78 powerful images become magical talismans and amulets.

You may wonder what the difference is (well, I did anyway) and according to the authors, a talisman is for attracting something into your life and an amulet is for banishing purposes.

The book is divided into two distinct parts. The first explores the nature of talismans and amulets and clearly describes how magic works (in the opinion of the Ciceros), the role of the divine in magic and the ethics of magic.

The Ciceros are certainly well qualified to provide this sort of stuff – Chic was a student of Israel Regardie, the man probably most responsible for keeping the teachings of the Golden Dawn intact and available to the public. Chic helped Regardie resurrect a branch of the Hermetic Order of the Golden Dawn in the US – so quite a big wheel in magical circles.

Sandra Tabatha Cicero has a background in fine arts and was the creator of The Babylonian Tarot (a review of which features in TABI's monthly newsletter) and the Babylonian is one of a handful of decks that the Ciceros refer to in the course of the book.

The authors describe the specific energies and talismanic/amuletic uses of each card, along with its magical correspondences – elemental, astrological and Qabalistic. Yes, I know that it is spelled a

handful of different ways in this issue of the e-zine alone – but different people equate different qualities to the various spellings, so I'm not about to correct the Golden Dawn masters here!

Part 2 of the book is a highly entertaining romp through the Tarot angels themselves. This would make a fantastic fun workshop. Each card is allocated an angel – even the Minor Arcana – and each letter, in Hebrew, is broken down into its constituent parts – masculine, qualities of appearance etc. So, you can basically construct an angel based on the Golden Dawn information. There are illustrations in the book and I honestly think that this is a wonderfully creative way to play with the Tarot.

The book is, as you might expect, heavy on the Golden Dawn correspondences. But don't let that put you off. There are wonderful ways to use the Tarot as amulets and talismans and the Cicero's book will be a great addition to anyone's Tarot bookshelf.

The release date for this book is July 2006 – so keep your eyes open for it at Conference <grin>

**Real Name:** Dianne Sandland

**Reading Name:** Ailim

**Location:** Barnstaple, North Devon

**Non-tarot occupation:** Midwife

**Astrological signs and how you think this affects your tarot approach:** Leo - I deal with difficult readings head on but, because of the overriding desire to be popular and to enthuse others, I couch my answers in words that are warm as well as being honest - making my readings much easier to take on the chin!

**How long have you been involved in tarot:** In a non-obsessive manner since 1975 or thereabouts, when I acquired the Swiss Deck. In an obsessive, possibly unhealthy manner - since 2003

**What drew you to it:** The need to understand - and I still don't

**Do you read for yourself?** I try occasionally but I can never be objective enough.

**First deck? Why did you choose it?** The aforementioned Swiss deck (IJJ or something like that?). I chose it because it was the only one available at the time and have long since lost it.

**How many decks do you have now?** Between 40 and 50

**Fave deck(s)? Why?** Thoth because it gives kick-arse readings; RWS - for times when a kick-arse reading would be poorly received

**Fave book and/or author?** Tarot for Yourself - Mary Greer

**Fave/most used spread?** I make up spreads to deal with the question at hand; quite often nowadays I simply draw one card. When all else fails I use the Celtic X

**Do you use reversals or other systems i.e. Elemental Dignities?** Yes, I use reversals because I feel they give an indication of the power of a particular energy in one's life. I tried to use the Dignities - they certainly gave greater depth to the readings but it never came naturally to me so I gave that one up

**Do you use other disciplines in your readings i.e. Quabalah/astrology?** Numerology (sorry Ribbit!)

**Do you add psychic impressions to your readings?** Well, yes I suppose I do. Often I'll get an overriding 'feeling' and that has always proved to be correct. However, I do not consider myself psychic - unless intuition is another word for psychic. Discuss!

**Do you rephrase? Why?** Not any more - I used to. What I do now is sort of rephrase in my mind when I'm thinking about the question - I just don't pass that mental rephrasing on. If a question is obviously

third party or health related etc I do give an explanation about why the response might not be all the querent hoped for.

**Are there any questions/subjects you wouldn't take on?** No - I would take them all on but would give an overrider/disclaimer and, in the field of health, would always urge a visit to the appropriate health professional.

**What is your favourite theory for 'how tarot works'?** Haven't got a clue! I struggled with ages, trying to come up with explanations but, in the end, just accepted that, without a doubt, it does work.  
**How would you describe your reading style?** .Honest, warm and friendly.

**Do you read professionally? How long for? What format?** Occasionally - I've done stints in new age shops and book shops. In this area of the world, though, folk are very wary about new-age stuff. A paramedic at work thought it miraculous that I hadn't been burned at the stake (I didn't have the heart to tell him that I'm quite witchy in other ways as well)!

**How can querents contact you for a reading?**

Yes - [ailim@paganblessings.co.uk](mailto:ailim@paganblessings.co.uk)