

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
COBI730064XB	New business	30 August 2016

This document is a summary of the insurance you've bought. It includes information you or anyone acting on your behalf provided before we agreed to insure you. This includes details of the cover given, cover limits, the excesses and any changes to the standard policy wording which are specific to your own circumstances.

Please remember that your cover is based on the information that you've given us. We need to ensure you have the right cover now and throughout your cover, so please tell us if anything changes. If you need to make a claim and any of the details you've given us are incorrect, you may not be covered.

References to You or Your include anyone covered under this insurance (e.g family members and business partners).

You should always read this document together with the policy wording.

How to contact Simply Business
<p>Simply Business Sol House 29 St Katherines Street Northampton NN1 2QZ UK</p> <p>T: 0333 014 6683 F: 01604 824399 E: contact@simplybusiness.co.uk</p> <p>To make a claim, please call 0333 207 0560 or email simplybusiness@cl-uk.com as soon as possible.</p>

Premium details	
Annual premium	£75.72
Plus 9.5 % Insurance Premium Tax	£7.19
Total premium	£82.91

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Policy details	
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Period of insurance	
From 05 September 2016 00:00	Until 04 September 2017 23:59
Underwriters	Covea Insurance plc
Schedule version	1
Wording version	1

Insured details	
Name of insured	Mr Robby Cooper And Mr Chris Lowin Trading As Clear Aid
Trade / Business activities	Training
Risk address	17 Moorlands, Welwyn Garden City
Risk postcode	AL7 4PY

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Cover details: Liability	
Cover for	Covered up to
Section B - Public and Products Liability	£1,000,000
Section C - Employers' Liability	Not included

Cover details: Professional indemnity	
Cover for	Covered up to
Professional indemnity	Not included

Cover details: Buildings	
Cover for	Covered up to
Buildings	Not included
Subsidence	Not included

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Cover details: Business equipment	
Cover for	Covered up to
Contents	Not included
Contents outside UK	Not included

Cover details: Stock	
Cover for	Covered up to
Stock	Not included

Cover details: Tools	
Cover for	Covered up to
Section D - Tools Cover	Not included

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Cover details: Goods in transit	
Cover for	Covered up to
Section E - Goods in Transit	Not included

Cover details: Contract works	
Cover for	Covered up to
Section F - Contract Works	Not included

Cover details: Own plant	
Cover for	Covered up to
Section G - Own Plant	Not included

Cover details: Hired in plant	
Cover for	Covered up to
Section H - Hired in Plant	Not included

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Cover details: Business interruption		
Cover for	Covered up to	Indemnity period
Loss of revenue	Not included	
Additional expenses	Not included	

Cover details: Excesses	
You will have to pay the first part of any claim. The amount you will have to pay is shown below.	
Section B - Public and Products Liability	Excesses
Bodily injury	No excess
Damage caused by work involving the use or application of heat	Not insured
Damage to underground pipes cables or services	£500
Any other claims for damage to third party property	£100

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Endorsements

39 - Professional Indemnity Exclusion

We shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with the exercising by **You** or any servant, **Employee**, agent or sub contractor of **Yours** of any professional skill, duty or advice whether fees are charged or not.

40 - Manual Work Exclusion

We shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with any manual work carried out by **You**.

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Statements of fact

Please review the facts shown below. You provided this information when requesting your insurance.

If any of these facts are not correct, you might find you're not covered if you have to make a claim.

References to "You" or "Your" include anyone involved in running the business. (e.g. family members and business partners).

About your business	
Question	Answer provided
What is your specific business / trade?	Training
Do you have a secondary business activity / secondary trade?	No
How many years have you been running your own business in this industry?	Less than 1 year
What is your business postcode?	AL7 4PY
Which of these categories best describes your business?	Partnership
What is your projected turnover for your current financial year?	£25,000 - £50,000

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Cover options	
Question	Answer provided
Public / Product Liability	£1,000,000
Professional Indemnity	Not required
Legal Expenses	Not required
Building	Not required
Business / Office Equipment	Not required

About your employees	
Question	Answer provided
Number of partners (including yourself)	2
Do you require Employers' Liability insurance for partners?	No
Do you have any employees (including labour only subcontractors)?	No

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Specific business questions	
Question	Answer provided
Have you done or do you plan to do any work on contracts outside the UK or for customers based outside the UK?	No
Do you provide services to OR undertake work at the following locations: <ul style="list-style-type: none"> • power stations • nuclear installations • oil, gas or petrochemical works • airports, aircraft, aviation safety or airside work • watercraft, docks, harbours • railways • hospitals or other medical facilities? 	No

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Statements of fact	
Question	Answer provided
Have you made any claims (whether insured or not) or has anyone asked you for compensation in the last 5 years?	No
Are you aware of any circumstances over the last 5 years that could give rise to a claim being made against you or the company?	No
Does the company have any current or ongoing legal or contractual disputes?	No
Are there any ongoing legal disputes with current or former employees?	No
Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, had any insurance proposal declined, renewal refused or cover terminated for any reason?	No
Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, been declared bankrupt or been granted an Individual Voluntary Arrangement (IVA)?	No
Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, been a director of a company which went into liquidation?	No
Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, been convicted of any criminal offence other than a motoring offence or an offence that is now considered "spent" under the Rehabilitation of Offenders Act 1974?	No