

POLICY NUMBER: AGBI937927XB

To be read in conjunction with the Small Business Policy Booklet, the Small Business Basis of Quotation document and the applicable Endorsement Wording documents



SMALL BUSINESS POLICY SCHEDULE

This document is an outline of your cover. It includes your details, details of the business you have insured, the cover given, the cover limits, the excesses and any changes to the standard policy wording specific to your own circumstances.

Please remember that your cover is based on the information that you have given us. If anything you have told us changes before your policy starts, or while your policy is in place, then you need to tell us. This helps us ensure you have sufficient cover.

You should always read this document in conjunction with the policy wording.

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SMALL BUSINESS POLICY SCHEDULE

Agent: Simply Business
Suite 401, Sol House
29 St Katherine's Street
Northampton
NN1 2QZ

Agency Number: 21991N

Agent's Telephone Number: 0333 014 6683

Insured: Geoff Grove Trading As EX BT Engineers

Policy Number: AGBI937927XB

Effective from: 03 March 2017

Expires on: 02 March 2018 expiring at midnight

Reason for Issue: New Business

Date of Issue: 03 March 2017

Premium: £62.02

Insurance Premium Tax: £6.20

Total Premium: £68.22

Business: Telephone point/extension installation

Cover Details

**For full details of your cover please refer to your policy wording.
All sections other than those noted as Not Operative in this Policy Schedule apply.**



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POLICY SECTIONS

SECTION 1 MATERIAL DAMAGE Not Operative

SECTION 2 BUSINESS INTERRUPTION Not Operative

SECTION 3 LIABILITY

Premises	Risk Address
1	9 Heycroft Road Hockley SS5 4HN

Description of Items Insured in respect of risk address detailed immediately above

Sub-Section A - Employers Liability	Limit of Indemnity
Cover applies to: Working directors and other manual or clerical Employees, as specified in the Basis of Quotation	Not insured

Sub-Section B - Public Liability	Limit of Indemnity
	£1,000,000

Cover	
Public liability	£1,000,000

Excesses applicable to this Sub-Section:	
Third Party Property Damage Excesses	£100

Sub-Section C - Products Liability	Limit of Indemnity
	£1,000,000

Cover	
Products Liability	£1,000,000

Excesses applicable to this Sub-Section:	
Third Party Property Damage Excesses	£100

Sub-Section D - Work Away

Cover

Employers Liability - Not insured

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Public Liability - £1,000,000

Excesses applicable to this Sub-Section:

Third Party **Property** Damage **Excesses** £100

Sub-Section E - Treatment Extensions Not insured

SECTION 4 GOODS IN TRANSIT Not Operative



SMALL BUSINESS POLICY SCHEDULE

Endorsements

XB13 - Trade restrictions

Endorsements applicable when carrying out any of the following trades, to be read in conjunction with the Small Business Policy Booklet and Policy Schedule:

Telephone engineers

Telephone point/extension installation

SX16 Excluding Erection of Aerials or Satellite Dishes

Section 3 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the erection of external aerials masts or satellite dishes.

SX19 Depth Work Limitation

Section 3 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with work at depths which exceed the maximum working depth from the surface as advised by the **Insured** and detailed in the Statement of Fact attaching to this policy.

SX20 Precautions you must take doing groundwork

Section 3 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with

- i **Damage** to underground services unless the **Insured**
 - a has taken or caused to be taken all reasonable measures to identify the location of such underground services before any work is commenced which may involve a risk of **Damage** thereto Reasonable measures include the use of the Dial before you Dig service by dialling 0800 917 3993 where it is possible British Telecom cables are under the site
 - b has retained a written record of the measures which were taken to locate such underground services before such work has commenced
 - c has adopted or caused to be adopted a method of work which minimises the risk of **Damage** to such services
- ii the first £1000 of each and every occurrence of **Damage** to fibre optic cables.

SX22 Excluding Manufacturing Processes

Section 3 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any manufacturing process.

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SX60 Excluding work in or on motor vehicles

Section 3 Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with work in or on any motor vehicle.

SE81 Exclusion of Application of Heat where Limit of Indemnity exceeds £2M

Section 3 Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with **Injury** or **Damage** caused directly or indirectly by or through the use or application of heat in any form whenever the Limit of Indemnity shown on the policy schedule under Section 3, Sub Section D **Work Away** Public Liability is in excess of £2,000,000.



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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?	Telephone point/extension installation
Do you have a secondary business activity / secondary trade?	No
How many years have you been running your own business in this industry?	Over 5 years
What is your business postcode?	SS5 4HN
Which of these categories best describes your business?	Sole trader
What was your turnover for your last completed financial year?	Less than £25,000

Cover options

Cover name	Cover provided
Public / Product Liability	£1,000,000
Legal Expenses	Not required
Personal Accident	Don't include this cover
Building	Not required
Business / Office Equipment	Not required
Tools	Not required
Stock	Not required



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About your employees

Question	Answer provided
Do you have any employees (including labour only subcontractors)?	No
Do you use bona fide subcontractors?	No

Specific business questions

Question	Answer provided
Do you, or anybody working for you, work with asbestos or any product containing asbestos?	No
Do you dispose of fumes, effluent or other harmful waste as part of your insured business activity?	No
Has your business 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

Post quote questions

Question	Answer provided
Address line 1	9 Heycroft Road
Town / City	Hockley
Policy start date	03/03/2017
Business name (to appear on policy):	Geoff Grove Trading As EX BT Engineers

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Postcode question

Question	Answer provided
Postcode	SS5 4HN

Ageas Insurance Limited

Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucester GL3 4FA Telephone 0845 122 3292 Fax 0845 122 3284
Registered Office Address Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA Registered Number: 354568
England
Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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Claim Notification details and additional Helpline numbers available to you.

CLAIM NOTIFICATION

You can contact Simply Business Claims Department on 0333 207 0560. The line is open 24 hours a day, 365 days a year. The claims handler will ask you your name, policy number and full details of the loss circumstances. You will be advised on the procedures and what documentation is required by us to deal with your claim.

Alternatively you can write to:

Simply Business Claims department, PO Box 76, Cardiff, CF11 1JX, England

Full claims procedures are noted in the policy wording under the General Conditions and Exclusions.