

Business Insurance Schedule

Certificate Holder	Geoff Grove Trading As EX BT Engineers
Correspondance Address	9 Heycroft Road Hockley
Postcode	SS5 4HN
Business Description	Telephone point/extension installation Painter & decorator

High Risk Premises	None
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Certificate Number	GMQT839810XB	Certificate Version	1
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Period of insurance	From	19/11/2013 00:00	To	18/11/2014 23:59
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	Premium	£81.66	Plus 6% IPT	£4.90	£86.56
Annual	Premium	£81.66	Plus 6% IPT	£4.90	£86.56

Underwriters	Signed on behalf of QBE Insurance (Europe) Limited and AXA Insurance UK PLC
In witness whereof this Certificate has been signed at the place stated and on the date specified by	 Jason Stockwood, Chief Executive Officer, Xbridge Ltd 18/11/2013

Risk Address

The Premises	9 Heycroft Road Hockley
Postcode	SS5 4HN
including any site or premises where you undertake work in connection with the Business noted above	

Endorsement Summary

Section	Description
Liability	LI205 - Use of Heat - applicable to the Liability Section

Property Damage Section

Property Insured

Item	Description	Sum Insured
1	Buildings	Not Insured
2	Business and Computer Equipment including Fixtures and Fittings - UK Only	Not Insured
3	Business and Computer Equipment - Outside UK	Not Insured
4	Stock Including Customers Goods In Your Control	Not Insured

Subsidence Included? Yes No

Excesses

Description	Amount
Each and every loss other than below	£250
Subsidence (If Included)	£1,000
Escape of water	£500

Business Interruption Section

Basis of Cover

Description	Sum Insured	Maximum Indemnity Period
Loss of Gross Revenue	Not Insured	12 Months
Increase in Cost of Working	Not Insured	12 Months

Terrorism Section

Cover Included? Yes No

Goods in Transit Section

Property Insured

Item	Description	Limit of Liability
1	Business and Computer Equipment - UK Only	Not Insured
2	Business and Computer Equipment - Outside UK	Not Insured
3	Stock Including Customers Goods In Your Control	Not Insured
4	Your Tools	Not Insured

Excess

Description	Amount
Each and every loss	£100 in respect of Tools increasing to £500 for all other claims

Liability Section

Insurance Clause	Limit of indemnity	
1: Employers Liability	Not Insured	Any one claim
2: Public Liability	£1,000,000	Any one claim
3: Products Liability	£1,000,000	Any one period of insurance

Excess

Description	Amount
Water Damage to Third Party Property	£500
Third Party Property Damage	£100
Third Party Property Damage - Use Of Heat	£2,500

Professional Indemnity Section

Cover	Limit of Indemnity
1: Professional Indemnity	Not Insured
2: Legal Defence Costs	Not Insured

Excess

Description	Amount
Each and every claim	£250

Contract Works Plant and Tools Section

Estimated Maximum Contract Price	
	Not Insured

Property Insured

Item	Description	Sum Insured
1	Works	Not Insured
2	Your Plant	Not Insured
3	Hired in Plant	Not Insured
4	Your Tools	Not Insured

Excess

Description	Amount
Each and every loss	£100 in respect of Tools increasing to £500 for all other claims