

### Business Policy Schedule

Policy reference	Type of schedule	Date of issue
MABI690492XB	New business	22 July 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: <a href="mailto:contact@simplybusiness.co.uk">contact@simplybusiness.co.uk</a></p> <p>To make a claim, please call 0333 207 0560 or email <a href="mailto:simplybusiness@cl-uk.com">simplybusiness@cl-uk.com</a> as soon as possible.</p>

Premium details	
Annual premium	£256.20
Plus 9.5 % Insurance Premium Tax	£24.34
<b>Total premium</b>	<b>£280.54</b>

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Policy details	
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Period of insurance	
<b>From</b> 28 July 2016 00:00	<b>Until</b> 27 July 2017 23:59
Underwriters	AXA Insurance UK plc and Great Lakes Reinsurance (UK) SE
Schedule version	1
Wording version	1

Insured details	
Name of insured	Majestic window cleaning
Trade / Business activities	Window cleaner
Risk address	36 Darbishire Road, Fleetwood
Risk postcode	FY7 6QA

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<b>Cover details: Liability</b>	
<b>Cover for</b>	<b>Covered up to</b>
Liability Section - Public Liability	£5,000,000
Liability Section - Employers' Liability	£10,000,000

<b>Cover details: Professional indemnity</b>	
<b>Cover for</b>	<b>Covered up to</b>
Professional Indemnity Section - Professional Indemnity	Not included

<b>Cover details: Buildings</b>	
<b>Cover for</b>	<b>Covered up to</b>
Property Damage Section - Buildings	Not included
Property Damage Section - PD3.2 Subsidence	Not included

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<b>Cover details: Business equipment</b>	
<b>Cover for</b>	<b>Covered up to</b>
Property Damage Section - Business and Computer Equipment including Fixtures and Fittings - UK Only	Not included
Property Damage Section - Business and Computer Equipment including Fixtures and Fittings - Outside UK	Not included

<b>Cover details: Stock</b>	
<b>Cover for</b>	<b>Covered up to</b>
Property Damage Section - Stock including Customers Goods In Your Control	Not included

<b>Cover details: Tools</b>	
<b>Cover for</b>	<b>Covered up to</b>
Contract Works Plant and Tools Section - Your Tools	Not included

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<b>Cover details: Goods in transit</b>	
<b>Cover for</b>	<b>Covered up to</b>
Goods in Transit Section	Not included

<b>Cover details: Contract works</b>	
<b>Cover for</b>	<b>Covered up to</b>
Contract Works Plant and Tools Section - Works	Not included

<b>Cover details: Own plant</b>	
<b>Cover for</b>	<b>Covered up to</b>
Contract Works Plant and Tools Section - Your Plant	Not included

<b>Cover details: Hired in plant</b>	
<b>Cover for</b>	<b>Covered up to</b>
Contract Works Plant and Tools Section - Hired in Plant	Not included

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<b>Cover details: Business interruption</b>		
<b>Cover for</b>	<b>Covered up to</b>	<b>Indemnity period</b>
Business Interruption Section - Loss of Gross Revenue	Not included	
Business Interruption Section - Increase in Cost of Working	Not included	

<b>Cover details: Excesses</b>	
You will have to pay the first part of any claim. The amount you will have to pay is shown below.	
<b>Liability Section - Public Liability</b>	<b>Excesses</b>
Water damage to third party property	£500
Bodily injury	No excess
Damage to third party property - use of heat	Not insured
Any other claims for damage to third party property	£100
<b>Liability Section - Employers' Liability</b>	<b>Excesses</b>
All claims	No excess

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**Endorsements**

No endorsements apply to this policy.

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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).

<b>About your business</b>	
<b>Question</b>	<b>Answer provided</b>
What is your specific business / trade?	Window cleaner
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?	FY7 6QA
Which of these categories best describes your business?	Sole trader
What was your turnover for your last completed financial year?	£25,000 - £50,000



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<b>Cover options</b>	
<b>Question</b>	<b>Answer provided</b>
Public / Product Liability	£5,000,000
Legal Expenses	£100,000
Personal Accident	Don't include this cover
Building	Not required
Business / Office Equipment	Not required
Tools	Not required
Own Plant	Not required
Hired In Plant	Not required

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<b>About your employees</b>	
<b>Question</b>	<b>Answer provided</b>
Do you have any employees (including labour only subcontractors)?	Yes
How many employees do manual work for the business (excluding partners and directors)?	1
How many employees only do clerical work (excluding partners and directors)?	0
Do you use bona fide subcontractors?	No

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<b>Specific business questions</b>	
<b>Question</b>	<b>Answer provided</b>
Do you gain access by using ropes, harnesses or suspended platforms (this does not include scaffolding or cherry pickers)?	No
Do you, or anybody working for you, work with asbestos or any product containing asbestos?	No
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"> <li>• power stations</li> <li>• nuclear installations</li> <li>• oil, gas or petrochemical works</li> <li>• airports, aircraft, aviation safety or airside work</li> <li>• watercraft, docks, harbours</li> <li>• railways</li> <li>• hospitals or other medical facilities?</li> </ul>	No

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<b>Statements of fact</b>	
<b>Question</b>	<b>Answer provided</b>
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