

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.

**Business Insurance Schedule**

<b>Certificate Holder</b>	Mrs Rhian Kennett Trading As Creative Furnishings
<b>Business Description</b>	Market trader

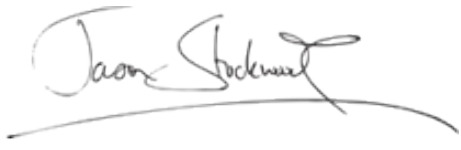
<b>High risk premises</b>	None
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<b>Certificate Number</b>	FQBI429178XB	<b>Certificate Version</b>	1
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<b>Period of Insurance</b>	<b>From</b>	24 October 2015 00:00	<b>To</b>	23 October 2016 23:59
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<b>Annual Premium</b>	£66.62	<b>Plus 6.0 % IPT</b>	£4.00	£70.62
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<b>Underwriters</b>	Signed on behalf of QBE Insurance (Europe) Limited and AXA Insurance UK PLC
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<b>In witness whereof this Certificate has been signed at the place stated and on the date specified by</b>	
	Jason Stockwood, Simply Business 05 October 2015

**Risk Address**

<b>The Premises</b>	41 Parrenthorn Road Prestwich Manchester M25 2RH
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<b>including any site or premises where you undertake work in connection with the Business noted above</b>
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### ***Property Damage Section***

#### **Property Insured**

<b>Item</b>	<b>Description</b>	<b>Sum Insured</b>
1	Buildings	Not insured
2	Business and Computer Equipment included 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

#### **Additional Covers**

<b>Item</b>	<b>Description</b>	<b>Included?</b>
PD3.1	Day One (Non Adjustable)	No
PD3.2	Glass (Limit of Liability £10,000)	No
PD3.3	Subsidence	No

#### **Excesses**

<b>Description</b>	<b>Amount</b>
Escape of water	£500
Subsidence (if included)	£1,000
<b>Any other claim for damage to your:</b>	
Buildings	£250
Business and Computer Equipment included Fixtures and Fittings - UK Only	£250
Business and Computer Equipment - Outside UK	£250
Stock Including Customers Goods In Your Control	£250

### ***Business Interruption Section***

#### **Basis of Cover**

<b>Description</b>	<b>Sum Insured</b>	<b>Maximum Indemnity Period</b>
Loss of Gross Revenue	Not insured	
Increase in Cost of Working	Not insured	

### ***Terrorism Section***

Cover included? No

### ***Goods in Transit Section***

#### **Property Insured**

<b>Item</b>	<b>Description</b>	<b>Limit of Liability</b>
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

***Liability Section***

<b>Insurance Clause</b>	<b>Limit of Indemnity</b>	
1: Employers' Liability	Not insured	Any One Claim
2: Public Liability other than Pollution and Contamination	£1,000,000	Any One Claim
3: Pollution and Contamination	£1,000,000	Any One Period of Insurance
4: Products Liability	£1,000,000	Any One Period of Insurance
5: Legal Expenses arising from Health and Safety Legislation	£250,000	Any One Claim

**Excess**

<b>Description</b>	<b>Amount</b>
Water damage to third party property	£500
Damage to third party property - Use of heat	Not insured
Any other claim for damage to third party property	£250

***Professional Indemnity Section***

<b>Insurance Clause</b>	<b>Limit of Indemnity</b>	
1: Professional Indemnity	Not insured	Any One Claim
2: Legal Defence Costs	Not insured	Any One Claim

**Excess**

<b>Description</b>	<b>Amount</b>
Each and every Claim	£250

***Contract Works Plant and Tools Section***

<b>Maximum Contract Price</b>	Not insured
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**Property Insured**

<b>Item</b>	<b>Description</b>	<b>Sum Insured</b>
1:	<b>Works</b>	Not insured
2:	<b>Your Plant</b>	Not insured
3:	<b>Hired in Plant</b>	Not insured
4:	<b>Your Tools</b>	Not insured

**Excess**

<b>Description</b>	<b>Amount</b>
Works	£500
Your plant	£500
Hired in plant	£500
Tools	£100

***Endorsements***

No endorsements apply to this policy.

### ***Basis of Cover***

The facts shown below, and all information you or anyone acting on your behalf provided before we agreed to insure you, are incorporated into and form the basis of the policy.

By accepting this insurance you confirm that these facts are correct. If anything is 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**

<b>Question</b>	<b>Answer provided</b>
What is your specific business / trade?	Market trader
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?	M25 2RH
Which of these categories best describes your business?	Sole trader
What is your projected turnover for your current financial year?	Less than £25,000

### **Cover options**

<b>Cover name</b>	<b>Cover provided</b>
Public / Product Liability	£1,000,000
Legal Expenses	Not required
Building	Not required
Business / Office Equipment	Not required
Stock	Not required

### **About your employees**

<b>Question</b>	<b>Answer provided</b>
Do you have any employees (including labour only subcontractors)?	No

**Specific business questions**

<b>Question</b>	<b>Answer provided</b>
Have you done or do you plan to do any work on contracts outside the UK or for customers based outside the UK?	No

**Statements of fact**

<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
Have you, or any partner/principal/director or member of your family had any insurance proposal declined, renewal refused or cover terminated for any reason?	No
Have you, or any partner/principal/director or member of your family been declared bankrupt or been granted an Individual Voluntary Arrangement (IVA)?	No
Have you, or any partner/principal/director or member of your family been a director of a company which went into liquidation?	No
Have you, or any partner/principal/director or member of your family 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

**About you**

<b>Question</b>	<b>Answer provided</b>
Date of birth (optional)	24/07/1985

**Post quote questions**

<b>Question</b>	<b>Answer provided</b>
Address line 1	41 Parrenthorn Road
Address line 2 (optional)	Prestwich
Town / City	Manchester
Business name (to appear on policy):	Creative Furnishings
Is your correspondence address the same as your business address?	Yes

**Postcode question**

<b>Question</b>	<b>Answer provided</b>
Postcode	M25 2RH