

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
FQBI573358XB	New business	29 March 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: 0845 450 9958 E: contact@simplybusiness.co.uk</p> <p>To make a claim, please call 0845 604 9848 or email simplybusiness@cl-uk.com as soon as possible.</p>

Premium details	
Annual premium	£136.15
Plus 9.5 % Insurance Premium Tax	£12.94
Total premium	£149.09

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Policy details	
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Period of insurance	
From 11 April 2016 00:00	Until 10 April 2017 23:59
Underwriters	QBE Insurance (Europe) Limited and AXA Insurance UK PLC
Schedule version	1
Wording version	1

Insured details	
Name of insured	Soraya's Kitchen
Trade / Business activities	Market trader
Risk address	66 Marland Way, Stretford, Manchester
Risk postcode	M32 0NQ

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Cover details: Liability	
Cover for	Covered up to
Liability Section - Public Liability	£5,000,000
Liability Section - Employers' Liability	Not included

Cover details: Professional indemnity	
Cover for	Covered up to
Professional Indemnity Section - Professional Indemnity	Not included

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

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Cover details: Business equipment	
Cover for	Covered up to
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

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

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

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

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

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

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

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Cover details: Business interruption		
Cover for	Covered up to	Indemnity period
Business Interruption Section - Loss of Gross Revenue	Not included	
Business Interruption Section - Increase in Cost of Working	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.	
Liability Section - Public Liability	Excesses
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	£250

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Endorsements

FQ998 - Part 3 Terrorism section

Acts of Terrorism are not insured

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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	
Question	Answer provided
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?	1-2 years
What is your business postcode?	M32 0NQ
Which of these categories best describes your business?	Limited company
What was your turnover for your last completed financial year?	Less than £25,000

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Cover options	
Question	Answer provided
Public / Product Liability	£5,000,000
Legal Expenses	£100,000
Building	Not required
Business / Office Equipment	Not required
Stock	Not required

About your employees	
Question	Answer provided
Number of directors (including yourself)	1
Do you have any employees (including labour only subcontractors)?	No

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

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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
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