

Market Traders Schedule

All information supplied, including the attached proposal/statement of fact, to Commercial Express Quotes Ltd by or on behalf of the Insured is deemed to be incorporated in and shall form the basis of the contract. Insurers agree to provide the cover in the terms set out in this Policy during the Period of Insurance for which the Insured has paid or agreed to pay the premium. This insurance is sold in conjunction with the terms and conditions as attached.

SCHEDULE

Agent: Brightside Insurance Services Ltd trading as One Insurance Solution
Agent Reference: FA
Quotation number: ONEB/00833756/2015
Certificate Number: CEQ912064/07/15
The Insured: Mr Steve Macdonald Trading as The no.71 Legend Rooms
Correspondence Address: 20 Dunmail Close
Astley, Tyldesley
MANCHESTER
Lancashire
M29 7JN

Product: Market Traders
Effective Date of Endorsement: 00:00 on the 24 February 2016
Period of Insurance: Commencing 00:00 on the 20 July 2015 to 24:00 on the 19 July 2016
And any subsequent period for which the Insurers shall accept a premium at renewal date
Sums Insured: As per attached schedule
Excesses: As per certificate wording
Premium: £ 0.00
I. P. T: £ 0.00
Fee: £ 0.00
Total Premium (incl. IPT, Fee): £ 0.00
Date proposal completed: 25/02/2016
Special condition(s): As per attached schedule



Signed in Dudley, West Midlands for and on behalf
of those Underwriters subscribing to this certificate

Dated this 25 February 2016

IMPORTANT NOTICE - Please check this Policy very carefully

The Insurers

For insurer details please refer to the policy wording

Sums Insured Property Schedule

Address of the business to be insured:

20 Dunmail Close, Astley, Tyldesley, MANCHESTER, Lancashire, M29 7JN

Business Description: Clothing

Additional Trade Details: Market trader selling clothing and art work.
Also internet sales of clothing and art work.

Section A - Employers Liability	Not Included
Section B - Public Liability	£5,000,000
Section C - Products Liability	£5,000,000
Excess:	
Public/Products Liability at the premises	£250
Public Liability (work away)	£250

Special Conditions:

Bona Fide Sub Contractors Condition

Manual Work Exclusion

IMPORTANT NOTICE - Please check this policy very carefully

This insurance is subject to the information detailed in this document. The Insured should carefully review the contents of the Certificate (including its attached schedule, endorsements and proposal / statement of facts). If any of the information set out therein is incorrect, the insured must notify the Commercial Express or the insurer. Failure to do so may invalidate the insurance provided.

SPECIAL CONDITIONS

20 Dunmail Close, Astley, Tyldesley, MANCHESTER, Lancashire,

Bona Fide Sub Contractors Condition

The COMPANY will not indemnify the INSURED under this Insurance in respect of any claim arising out of or in connection with work undertaken on behalf of the INSURED by bona fide independent contractors (not defined as an EMPLOYEE under this Insurance) unless at the time of engaging such contractors the INSURED obtains and retains a copy of the relevant insurance policy schedule or other proof thereof that such contractors have in force

- (a) an approved Employers Liability insurance in accordance with any law relating to compulsory insurance of liability to employees and
- (b) Public and Products Liability insurance suitable for the nature of the work undertaken on behalf of the INSURED and with a limit of indemnity not less than that applying to this Policy and containing an indemnity to principals clause

Manual Work Exclusion

The UNDERWRITERS shall not indemnify the INSURED under Sections 1 & 2 of this Policy against liability arising from manual work of any nature carried out by or on behalf of the INSURED

Proposal / Statement of Fact

Disclosure

IMPORTANT NOTICE: Please check this proposal/statement of fact for insurance very carefully.

Please answer the questions set out below accurately and completely. For your convenience, we have included certain answers in the form however you must change these answers if they are inaccurate. This may result in Commercial Express or the Insurers requiring further underwriting information, but may not preclude Commercial Express or the Insurers from providing cover. This does not modify your/your client's duty to disclose all material facts. You must answer all questions accurately and completely. You must provide us with all further information we request and any other information of which we should be made aware.

Insured

Effective Date

Enter the Effective Date for this Endorsement (DD/MM/YYYY)

24/02/2016

The following proposal/statement of fact, together with any information supplied to the Insurers, will form the basis of the Insurance and any non-disclosure or misrepresentation of a material fact could invalidate all or part of the Insurance contract.

A material fact is a fact likely to influence insurers assessment of the risk. If you are in any doubt as to what constitutes a material fact you should consult your colleagues or Commercial Express.

Name of the Insured including any trading name:

Mr Steve Macdonald Trading as The no.71 Legend Rooms

Address for correspondence for the Insured

20 Dunmail Close
Astley, Tyldesley
MANCHESTER
Lancashire
M29 7JN

Address of business to be insured:

20 Dunmail Close, Astley, Tyldesley, MANCHESTER, Lancashire, M29 7JN

Insured's Business

What year did the Insured start trading? (YYYY)

2015

Trade Selection

Select a trade that best matches the business in question:

Clothing

Does the above trade match exactly the insured's trade?

No

Please provide full trade details:

Market trader selling clothing and art work.

Also internet sales of clothing and art work.

Are you unsure as to the suitability of the risk?

No

Does the insured's business include online sales, whether 100% or not?

Yes

Are any of the products sold manufactured or made by the Insured?

No

Does the insured have any business activities:

i) outside England, Scotland, Wales or Northern Ireland?

No

Does the insured undertake or intend to undertake any activities on or at:

i) Chemical or Gasworks?

No

ii) Oil refineries or Power Stations?

No

iii) Aircrafts, Airports, Watercraft?

No

iv) Offshore installations?

No

Sums Insured

Cover Required	
Public/Products Liability	£5,000,000
Please give an estimate of the Annual Turnover	£10,000
Employers Liability limit	Not Included
Please enter the number of employees for the following types:	
Number of Principals/Partners (t/a company)	1
Number of Directors (limited company)	0
Number of Employees	0
Number of Temporary Employees	0
Excesses	
Public/Products Liability at the premises	£250
Public Liability (work away)	£250

Employer Reference Number (ERN) / Employer PAYE Reference

*Only a very tiny minority of employers that do not pay salaries through PAYE are exempt from providing an ERN.
All employers who pay PAYE must provide an ERN.*

Is the company exempt from having an ERN? Yes

Disclosure and Claims

Has the insured:

- a) ever had insurance cover refused or cancelled or special terms imposed? No
- b) or insured family member ever been convicted or cautioned with any criminal offence, other than driving offences? No
- c) ever had any claims or incidents at these or any other premises in the last 5 years? No
- d) been prosecuted under Health & Safety at Work Act, Consumer Protection Act or other regulations? No
- e) ever been declared bankrupt or been the subject of any winding up petition or order in this or any previous business? No

Additional Information

Any further information or material facts you should or would like to advise Underwriters? No

b I confirm on behalf of myself and my client that I have fully read and understood: (i) the introductory statement; and (ii) the above questions and information. I have answered the questions above accurately and completely to the best of my knowledge, information and belief. I confirm that I have raised all appropriate queries and performed all appropriate due diligence with my client in this regard.

Public Liability Schedule

Certificate Number: CEO912064/07/15
The Insured: Mr Steve Macdonald Trading as The no.71 Legend Rooms
Product: Market Traders
Period of Insurance: Commencing 00:00 on the 20 July 2015 to 24:00 on the 19 July 2016

Liability	Limits of Indemnity
Section B - Public Liability:	£5,000,000
Section C - Products Liability:	£5,000,000

IMPORTANT NOTICE - Please check this policy very carefully

This insurance is subject to the information detailed in this document. The Insured should carefully review the contents of the Certificate (including its attached schedule, endorsements and proposal / statement of facts). If any of the information set out therein is incorrect, the insured must notify the Commercial Express or the insurer. Failure to do so may invalidate the insurance provided.

Public Liability Schedule



Signed in Dudley, West Midlands for and on behalf of those Underwriters subscribing to this certificate
Dated this 20 July 2015