



HAYES PARSONS

insurance & risk management

Adam Kurzydlo and Mateusz Osika
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9 June, 2016

Dear Mr A Kurzydlo

Thank you for choosing the Market Traders Liability Insurance Scheme – Cert No MT 06161032

I confirm cover is in force effective from 24 June 2016 and the premium of £50.00 has been received which includes the CMTIA £3.00 administration fee (per section) and Insurance Premium Tax.

Our bespoke policy, underwritten by AXA Insurance UK plc, is designed to meet the demands and needs of market traders that wish to insure against claims from any third party for accidental death or personal injury or loss or damage to third party property.

If you have included Employers' Liability, the policy will also cover your legal liability for bodily injury to any employees arising out of and in the course of their employment. Further, if you have registered with the HM Revenue and Customs as an employer and have been given a unique PAYE Employer Reference Number, then please let us have details to pass on to AXA to upload into the Employer's Liability Tracing office Database. Should we not hear from you we will assume you are either not registered, or classed as being exempt.

We have not made a personal recommendation as to whether this product is suitable for you. A brief summary of the cover you have requested is as follows:-

Public and Products Liability	£5,000,000
Employers' Liability	£-
Excess	Nil

Please note some of the main policy exclusions include; the sale or supply of used or second hand electrical goods (including factory seconds); the sale of food from mobile vehicles unless on a licensed pitch; invasive beauty treatments, including tattooing and body piercing; and any other treatment risks including hairdressing, waxing and threading, and any products knowingly sold or supplied to the USA or Canada.

Your certificate of insurance is enclosed. I have checked this document but would ask that you read through

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