

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
FABI732934XB	Mid-term adjustment	12 September 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: contact@simplybusiness.co.uk</p> <p>To make a claim, please call 0333 207 0560 or email simplybusiness@cl-uk.com as soon as possible.</p>

Premium details	
Annual premium	£142.44
Plus 9.5 % Insurance Premium Tax	£13.53
Total premium	£155.97

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Policy details	
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Period of insurance	
From 03 September 2016	Until 02 September 2017
Mid-term adjustment date	12 September 2016
Underwriters	AXA Insurance UK plc and Great Lakes Reinsurance (UK) SE
Schedule version	2
Wording version	1

Insured details	
Name of insured	Nicely Kitchen
Trade / Business activities	Caterer - excluding mobile vans
Risk address	Apartment 70 Trident, 17 Ashton Lane, Sale, Manchester
Risk postcode	M33 6WP

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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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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).

About your business	
Question	Answer provided
What is your specific business / trade?	Caterer - excluding mobile vans
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?	M33 6WP
Which of these categories best describes your business?	Partnership
What is your projected turnover for your current financial year?	Less than £25,000

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Cover options	
Question	Answer provided
Public / Product Liability	£5,000,000
Legal Expenses	Not required
Personal Accident	Don't include this cover
Building	Not required
Business / Office Equipment	Not required
Tools	Not required
Stock	Not required

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About your employees	
Question	Answer provided
How many partners do manual work for the business?	2
How many partners only do clerical work?	0
Do you require Employers' Liability insurance for partners?	No
Do you have any employees (including labour only subcontractors)?	No
Do you use bona fide subcontractors?	No

Specific business questions	
Question	Answer provided
Do you dispose of fumes, effluent or other harmful waste as part of your insured business activity?	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

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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
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