

### Business Policy Schedule

Policy reference	Type of schedule	Date of issue
MABI1101392XB	New business	03 July 2017

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 Katherine's Street            Northampton            NN1 2QZ            UK</p> <p>T: 0333 014 6683            F: 01604 824399            E: <a href="mailto:contact@simplybusiness.co.uk">contact@simplybusiness.co.uk</a></p> <p>To make a claim, please call 0333 207 0560 or email <a href="mailto:simplybusiness@cl-uk.com">simplybusiness@cl-uk.com</a> as soon as possible.</p>

Premium details	
Annual premium	£93.47
Plus 12.0 % Insurance Premium Tax	£11.22
<b>Total premium</b>	<b>£104.69</b>

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Policy details	
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Period of insurance	
<b>From</b> 06 July 2017	<b>Until</b> 05 July 2018
Underwriters	AXA Insurance UK plc and Great Lakes Insurance SE
Schedule version	1
Wording version	1

Insured details	
Name of insured	Andreas Joel Trading as OraGiaFagito
Trade / Business activities	Market trader Caterer - excluding mobile vans
Risk address	5 Armitage Close, Oldham
Risk postcode	OL8 4LG

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<b>Cover details: Liability</b>	
<b>Cover for</b>	<b>Covered up to</b>
Liability Section - Public Liability and Products Liability	£5,000,000
Liability Section - Employers' Liability	Not included

<b>Cover details: Professional indemnity</b>	
<b>Cover for</b>	<b>Covered up to</b>
Professional Indemnity Section - Professional Indemnity	Not included

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

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<b>Cover details: Business equipment</b>	
<b>Cover for</b>	<b>Covered up to</b>
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

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

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

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<b>Cover details: Goods in transit</b>	
<b>Cover for</b>	<b>Covered up to</b>
Goods in Transit Section	Not included

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

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

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

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<b>Cover details: Business interruption</b>		
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	

<b>Cover details: Excesses</b>	
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 and Products 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	£100

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**Endorsements**

**IA2015 - Amendment to your policy: Insurance Act 2015 Endorsement**

The Insurance Act 2015 comes into effect on 12 August 2016. It makes some important changes to your relationship with your insurer, including rules about the application of warranties and conditions, fraudulent claims, and fair presentation of risk. It's designed to make insurance clearer and fairer.

The Act itself is pretty technical, so we've explained the key facts in plain English here: [www.simplybusiness.co.uk/legal/insurance-act-2015](http://www.simplybusiness.co.uk/legal/insurance-act-2015). For full details and the legal wording, here's the Endorsement which is added to your policy.

**Endorsement**

This notice contains the following endorsement which is incorporated into and forms part of the policy.

**INSURANCE ACT CHANGES TO POLICY CONDITIONS**

The insurance provided by this policy is subject to the following clauses which will override and replace any conditions in the policy to the contrary.

**Application of Warranties**

1. Any reference in the policy to the proposal form/statement of fact/basis of insurance/ information provided, as being the basis of the contract is removed.
2. Any term which uses the word "warranty" or "warranted" wherever it may appear in your policy shall be construed as a suspensory condition. This means that we will have no liability under the policy to indemnify you after the term has been breached until the breach is remedied by you.

**Conditions Precedent**

We will not rely on breach of a condition precedent to decline a claim if that condition was designed to reduce a loss of a particular kind at a particular location and/or at a particular time and you are able to prove that non-compliance with the condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

**Fraudulent claims**

If any fraud is committed by you in relation to a claim under the policy then we will not pay that claim. We also elect to treat the policy as terminated from the date of the fraudulent act, in which case premiums are non-refundable.

**Fair presentation of risk condition**

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You have a duty to make a fair presentation of the risk which you wish to insure. This applies prior to the start of your policy, if any variation is required during the period of insurance and prior to each renewal. If you do not comply with this condition then:

1. If the failure to make a fair presentation of the risk is deliberate or reckless we can elect to make your policy void and keep the premium. This means treating the policy as if it had not existed and that we will not return your premiums, or
2. If the failure to make a fair presentation of the risk is not deliberate or reckless and we would not have provided cover had you made a fair presentation, then we can elect to make your policy void and return your premium, or
3. If the failure to make a fair presentation of the risk is not deliberate or reckless and we would have issued cover on different terms had you made a fair presentation of the risk then we can:
  - a. reduce proportionately any amount paid or payable in respect of a claim under your policy using the following formula. We will divide the premium actually charged by the premium which we would have charged had you made a fair presentation and calculate this as a percentage. The same percentage figure will be applied to the full amount of the claim to arrive at the proportion of the claim to be paid or payable; and/or
  - b. treat your policy as if it had included the different terms (other than payment of the premium) that we would have imposed had you made a fair presentation.
4. Where we elect to apply one of the above then:
  - a. if we elect to make your policy void, this will be from the start of the policy, or the date of variation or from the date of renewal.
  - b. we will apply the formula calculated by reference to the premium that would have been charged to claims from the start of the policy, or the date of variation or from the date of renewal
  - c. we will treat the policy as having different terms imposed from the start of the policy, or the date of variation or from the date of renewal depending on when the failure to make a fair presentation occurs.

**Sanctions laws Endorsement**

The Sanctions condition is also applied your policy by the following endorsement which is incorporated into and forms part of the policy. This has been introduced to all policies and relates to legal sanction, prohibition or restriction under United Nations resolutions.

**Sanctions condition**

The insurance provided by this policy is subject to the following clause.

With immediate effect this contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of your policy that we will not provide cover, or pay any claim or provide any benefit under your policy to the extent that the provision of such cover, payment of such claim



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or provision of such benefit would expose us to any trade or economic sanctions, or violate any laws or regulations of the United Kingdom, the European Union, the United States of America or any other territory.

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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).

<b>About your business</b>	
<b>Question</b>	<b>Answer provided</b>
What is your specific business / trade?	Market trader
Do you have a secondary business activity / secondary trade?	Yes
What is your secondary business / trade?	Caterer - excluding mobile vans
How many years have you been running your own business in this industry?	I've not started yet
What is your business postcode?	OL8 4LG
Which of these categories best describes your business?	Sole trader
What is your projected turnover for your current financial year?	Less than £25,000

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<b>Cover options</b>	
<b>Question</b>	<b>Answer provided</b>
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

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

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<b>Specific business questions</b>	
<b>Question</b>	<b>Answer provided</b>
Do you dispose of fumes, effluent or other harmful waste as part of your insured business activity?	No
Has your business 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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<b>Statements of fact</b>	
<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
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