

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
MHBI2331255XB	Renewal	28 July 2023

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.

Based on the information you've given us, this product meets the demands and needs of your business as you've described it. 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 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: contact@simplybusiness.co.uk</p> <p>To make a claim, please call 0333 207 0560 or email simplybusiness@uk.sedgwick.com as soon as possible.</p> <p>If you need to make any changes to your policy, such as adding or removing employees or updating your address, please call 0333 014 6683 or email contact@simplybusiness.co.uk . You can also call us on this number to cancel your policy.</p>

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Premium details	
Annual premium	£366.11
Plus 12.0 % Insurance Premium Tax	£43.93
Total premium	£410.04

Policy details	
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Period of insurance	
From 10 August 2023	Until 09 August 2024
Underwriters	HDI Global Specialty SE and Great Lakes Insurance UK Limited
Schedule version	1
Wording version	1

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Insured details	
Name of insured	I V S Cleaning Ltd.
Trade / Business activities	Cleaner - domestic
Risk address	31 Knebworth Avenue, London
Risk postcode	E17 5AH

Cover details: Liability	
Cover for	Covered up to
Public and Products Liability	£1,000,000
Employers' Liability	£10,000,000

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

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Cover details: Buildings	
Cover for	Covered up to
Buildings	Not included
Buildings Subsidence	Not included

Cover details: Business equipment	
Cover for	Covered up to
Contents - UK Only	Not included
Contents - Outside UK	Not included

Cover details: Stock	
Cover for	Covered up to
Stock	Not included

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Cover details: Tools	
Cover for	Covered up to
Tools	Not included

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

Cover details: Contract works	
Cover for	Covered up to
Contract Works	Not included

Cover details: Own plant	
Cover for	Covered up to
Plant	Not included

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Cover details: Hired in plant	
Cover for	Covered up to
Hired in Plant	Not included

Cover details: Business interruption		
Cover for	Covered up to	Indemnity period
Business Interruption - Loss of Gross Revenue	Not included	
Business Interruption - Increased Costs of Working	Not included	

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Cover details: Excesses	
You will have to pay the first part of any claim. The amount you will have to pay is shown below.	
Public 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
Employers' Liability	Excesses
All claims	No excess

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Endorsements

27a - Special limit - property being worked on

This **Endorsement** applies to the **Public & Products Liability** section only.

What We do not Cover, Property being worked on 25. is amended to read as follows:

25. for **Property Damage** to any property being worked on, cleaned or maintained, including any **Property Damage** to any part of the property as a result of any such work. However, **We** will still cover **Your** work in cleaning, restoring or treating property at **Your** customers' premises.

The following is added to **Claims Settlement**:

Specific limit for property being worked on

For claims directly or indirectly due to **Your** work in cleaning, restoring or treating property at **Your** customers' premises, the most **We** will pay is £250,000 in total for all claims. **You** must pay an **Excess** of £500 for each and every claim.

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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 trade/profession?	Cleaner - domestic
Do you have a secondary trade/profession?	No
What is your business postcode?	E17 5AH
Which of these categories best describes your business?	Ltd company
What was your turnover over the last 12 months?	£25,000 or less

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About your employees	
Question	Answer provided
How many years has the most experienced director run businesses in this industry?	Over 5 years
How many directors does the company have?	1
How many directors ONLY do office work?	0
Do you have any employees? (including labour only subcontractors)	Yes
Total Employees (excluding partners and directors)	5
How many of them ONLY do office work?	0
Do you use external specialist contractors? (bona fide subcontractors)	No

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Cover options	
Question	Answer provided
Public / product liability	£1,000,000
Legal expenses	£100,000
Excess protection	not asked
Personal accident	Don't include this cover
Building	Don't include this cover
Business and office equipment	Don't include this cover
Tools	Don't include this cover

Specific business questions	
Question	Answer provided
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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Statements of fact	
Question	Answer provided
Has anyone with a financial interest in the business, including you, your family, or any partner/principal/director, received a County Court Judgement (CCJ) regarding debt (either as an individual or in connection with a business)?	Not asked
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

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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
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