

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
WBBI317115XB	New business	05 May 2015

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: 0845 450 9958 E: contact@simplybusiness.co.uk</p> <p>To make a claim, please call 0845 604 9848 or email simplybusiness@cl-uk.com as soon as possible.</p>

Premium details	
Annual premium	£99.47
Plus 6.0 % Insurance Premium Tax	£5.97
Total premium	£105.44

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Policy details	
Policy reference	WBI317115XB
Period of insurance	
From 06 May 2015 00:00	Until 05 May 2016 23:59
Underwriters	W. R. Berkley Insurance (Europe), Limited
Schedule version	1
Wording version	1

Insured details	
Name of insured	Ashley Hurst
Trade / Business activities	Photographer excluding underwater and aerial
Risk address	3 Gresham Road, Thornton-Cleveleys
Risk postcode	FY5 3EE

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Cover details: Liability	
Cover for	Covered up to
Section B - Part B: Public Liability & Part C: Products Liability	£1,000,000
Section B - Part A: Employers' Liability	Not included

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

Cover details: Buildings	
Cover for	Covered up to
Section A - Part A: Material Damage: Buildings	Not included
Section A - Part A: Material Damage: Buildings - Subsidence, ground heave or landslip	Not included

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Cover details: Business equipment	
Cover for	Covered up to
Section A - Part A: Material Damage: Contents	£2,500
Section E - All risks: Business equipment outside UK	Not included

Cover details: Stock	
Cover for	Covered up to
Section A - Part A: Material Damage: Stock	Not included

Cover details: Tools	
Cover for	Covered up to
Section E - All risks: Tools per employee	Not included

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Cover details: Goods in transit	
Cover for	Covered up to
Section D - Goods in Transit	£2,500

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

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

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

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Cover details: Business interruption		
Cover for	Covered up to	Indemnity period
Section A - Part B: Business Interruption - Loss of Gross Revenue	Not included	
Section A - Part B: Business Interruption - Increased Cost 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.	
Section B - Part B: Public Liability & Part C: Products Liability	Excesses
Bodily injury	No excess
Damage to third party property - use of heat away from the business premises	Not insured
Any other claims for damage to third party property	£500
Section A - Part A: Material Damage: Contents	Excesses
All claims	£250
Section D - Goods in Transit	Excesses
All claims	£250

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Endorsements

No endorsements apply to this policy.

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Basis of Cover

The facts shown below, and all information you or anyone acting on your behalf provided before we agreed to insure you, are incorporated into and form the basis of the policy.

By accepting this insurance you confirm that these facts are correct. If anything is 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
Which category describes your business best?	Show All Trades
What is your specific business / trade?	Photographer excluding underwater and aerial
Do you have a secondary business activity / secondary trade?	No
How many years have you been running your own business in this industry?	I've not started yet
What is your business postcode?	FY5 3EE
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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Cover options	
Question	Answer provided
Public / Product Liability	£1,000,000
Professional Indemnity	Not required
Legal Expenses	Not required
Building	Not required
Business / Office Equipment	£2,500
Do you need cover for business / office equipment outside the UK?	No
Stock	Not required
Business Interruption	Not required

About your employees	
Question	Answer provided
Do you have any employees (including labour only subcontractors)?	No

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Specific business questions	
Question	Answer provided
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
Your business premises is self-contained, with lockable entry/exit doors that are under your control.	I agree
Your business premises is built of brick, stone, or concrete and is roofed with slates, tiles, concrete, metal or asbestos.	I agree
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
Have you, or any partner/principal/director or member of your family had any insurance proposal declined, renewal refused or cover terminated for any reason?	No
Have you, or any partner/principal/director or member of your family been declared bankrupt or been granted an Individual Voluntary Arrangement (IVA)?	No
Have you, or any partner/principal/director or member of your family been a director of a company which went into liquidation?	No

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Have you, or any partner/principal/director or member of your family 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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