

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
COBI377635XB	New business	29 July 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	£53.07
Plus 6.0 % Insurance Premium Tax	£3.18
Total premium	£56.25

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Policy details	
Policy reference	COBI377635XB
Period of insurance	
From 29 July 2015 00:00	Until 28 July 2016 23:59
Underwriters	Covea Insurance plc
Schedule version	1
Wording version	1

Insured details	
Name of insured	Steven Jenkinson Trading As Softboxlive Sussex Wedding Photography
Trade / Business activities	Photographer excluding underwater and aerial
Risk address	10 Honeysuckle Walk, Horsham
Risk postcode	RH12 4ES

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Cover details: Liability	
Cover for	Covered up to
Section B - Public and Products Liability	£1,000,000
Section C - 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
Buildings	Not included
Subsidence	Not included

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Cover details: Business equipment	
Cover for	Covered up to
Contents	Not included
Contents outside UK	Not included

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

Cover details: Tools	
Cover for	Covered up to
Section D - Tools Cover	Not included

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Cover details: Goods in transit	
Cover for	Covered up to
Section E - Goods in Transit	Not included

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

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

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

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Cover details: Business interruption		
Cover for	Covered up to	Indemnity period
Loss of revenue	Not included	
Additional expenses	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.	
Section B - Public and Products Liability	Excesses
Bodily injury	No excess
Damage caused by work involving the use or application of heat	£500
Damage to underground pipes cables or services	£500
Any other claims for damage to third party property	£100

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Endorsements

1 - Excluded activities

We shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with

1.
 1. the demolition or partial demolition of any structure
 2. the surfacing or construction of roads
 3. the laying of underground services
 unless incidental to any building contract undertaken by **You** for which indemnity is provided hereunder
2. any excavation exceeding in any part a depth of 3 metres
3. the felling or lopping of any tree exceeding 5 metres in height
4. pile driving quarrying the use storage or possession of explosives water diversion or work under water fuel gas or mineral exploration or extraction
5. the use or possession of tower cranes or cradles
6. work in or on blast furnaces chimney or well shafts viaducts bridges mines refineries off shore installations power stations dams tunnels airports or aerodromes docks wharves piers harbours railways motorways ships aircraft towers or steeples
7. work in or on any building used for the manufacture processing or bulk storage for wholesale purposes of any gas chemical explosive oil or petroleum based **Product**
8. work on computer mainframe installations and their cabling.

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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
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?	Over 5 years
What is your business postcode?	RH12 4ES
Which of these categories best describes your business?	Sole trader
What was your turnover for your last completed 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	Not required
Stock	Not required

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

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
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
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