

**Business Policy Schedule**

Policy reference	Type of schedule	Date of issue
LXBI858535XB	New business	04 January 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 Katherines 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	£214.79
Plus 10.0 % Insurance Premium Tax	£21.48
<b>Total premium</b>	<b>£236.27</b>

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Policy details	
Policy reference	LXBI858535XB
Period of insurance	
<b>From</b> 05 January 2017	<b>Until</b> 04 January 2018
Underwriters	Covea Insurance plc
Schedule version	1
Wording version	1

Insured details	
Name of insured	CLEAN2CLEAN LTD
Trade / Business activities	Cleaner - domestic Cleaner - office
Risk address	453 Ansty Road, Coventry
Risk postcode	CV2 3BQ

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<b>Cover details: Liability</b>	
<b>Cover for</b>	<b>Covered up to</b>
Section B - Public and Products Liability	£1,000,000
Section C - Employers' Liability	£10,000,000

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

<b>Cover details: Buildings</b>	
<b>Cover for</b>	<b>Covered up to</b>
Buildings	Not included
Subsidence	Not included

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<b>Cover details: Business equipment</b>	
<b>Cover for</b>	<b>Covered up to</b>
Contents	Not included
Contents outside UK	Not included

<b>Cover details: Stock</b>	
<b>Cover for</b>	<b>Covered up to</b>
Stock	Not included

<b>Cover details: Tools</b>	
<b>Cover for</b>	<b>Covered up to</b>
Section D - Tools Cover	Not included

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

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

<b>Cover details: Own plant</b>	
<b>Cover for</b>	<b>Covered up to</b>
Section G - Own Plant	Not included

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

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<b>Cover details: Business interruption</b>		
Cover for	Covered up to	Indemnity period
Loss of revenue	Not included	
Additional expenses	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.	
<b>Section B - Public and Products Liability</b>	<b>Excesses</b>
Bodily injury	No excess
Damage caused by work involving the use or application of heat	Not insured
Damage to underground pipes cables or services	£500
Any other claims for damage to third party property	£250
<b>Section C - Employers' Liability</b>	<b>Excesses</b>
All claims	No excess

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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.

### 2 - Premise Restriction

**We** shall only be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with work in or on buildings or that part of any building (including the grounds thereof) occupied solely as:

- private dwellings
- shops
- offices
- hotels
- public houses and restaurants
- guest houses
- schools or colleges
- residential, retirement or nursing homes

**We** will not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with work in or on any other premises not defined above.

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**10 - Heat Exclusion**

**We** shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with the use of electric oxyacetylene or other welding or heat cutting equipment hot air guns blow lamps or blow torches tar bitumen or asphalt heaters or any other equipment or process involving the application or use of heat elsewhere than at **Your** own premises.

**12 - Cleaning Exclusion**

**We** shall not be liable in respect of

1. **Bodily Injury** or **Damage** to property caused by or in connection with the external cleaning of any premises or the cleaning of industrial plant or machinery or of motor vehicles
2. **Damage** to carpets upholstery or curtains caused by or arising from the use of specialist cleaning equipment

**36 - Motor Vehicles Exclusion**

**We** shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with work on motor vehicles.



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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?	Cleaner - domestic
Do you have a secondary business activity / secondary trade?	Yes
What is your secondary business / trade?	Cleaner - office
How many years have you been running your own business in this industry?	Over 5 years
What is your business postcode?	CV2 3BQ
Which of these categories best describes your business?	Limited company
What was your turnover for your last completed financial year?	£25,000 - £50,000

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<b>Cover options</b>	
<b>Question</b>	<b>Answer provided</b>
Public / Product Liability	£1,000,000
Legal Expenses	Not required
Personal Accident	Include this cover
Personal accident headcount	1
Building	Not required
Business / Office Equipment	Not required
Tools	Not required
Own Plant	Not required
Hired In Plant	Not required

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<b>About your employees</b>	
<b>Question</b>	<b>Answer provided</b>
How many directors do manual work for the business?	0
How many directors only do clerical work?	1
Do you have any employees (including labour only subcontractors)?	Yes
How many employees do manual work for the business (excluding partners and directors)?	2
How many employees only do clerical work (excluding partners and directors)?	0
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 gain access by using ropes, harnesses or suspended platforms (this does not include scaffolding or cherry pickers)?	No
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
Do you provide services to OR undertake work at the following locations: <ul style="list-style-type: none"> <li>• power stations</li> <li>• nuclear installations</li> <li>• oil, gas or petrochemical works</li> <li>• airports, aircraft, aviation safety or airside work</li> <li>• watercraft, docks, harbours</li> <li>• railways</li> <li>• hospitals or other medical facilities?</li> </ul>	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
Is everyone to be insured a UK resident?	Yes

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Is everyone to be insured aged 16-69?	Yes
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