

## Business Policy Schedule

Policy reference	Type of schedule	Date of issue
ECBI937960XB	Renewal	03 March 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	£131.65
Plus 10.0 % Insurance Premium Tax	£13.17
<b>Total premium</b>	<b>£144.82</b>

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Policy details	
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Period of insurance	
<b>From</b> 03 March 2017	<b>Until</b> 02 March 2018
Underwriters	Covea Insurance plc
Schedule version	1
Wording version	1

Insured details	
Name of insured	Geoff Grove Trading As Geoff Grove Entertainments
Trade / Business activities	Disc jockey
Risk address	9 Heycroft Road, Hockley
Risk postcode	SS5 4HN

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Cover details: Liability	
Cover for	Covered up to
Section B - Part B: Public Liability & Part C: Products Liability	£5,000,000
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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<b>Cover details: Business equipment</b>	
Cover for	Covered up to
Section A - Part A: Material Damage: Contents	£5,000
Section E - All risks: Business equipment outside UK	Not included

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

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

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

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

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

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

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<b>Cover details: Business interruption</b>		
<b>Cover for</b>	<b>Covered up to</b>	<b>Indemnity period</b>
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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<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 - Part B: Public Liability &amp; Part C: Products Liability</b>	<b>Excesses</b>
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
<b>Section A - Part A: Material Damage: Contents</b>	<b>Excesses</b>
All claims	£250
<b>Section D - Goods in Transit</b>	<b>Excesses</b>
All claims	£250

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### **Endorsements**

No endorsements apply to this policy.



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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 business / trade?	Disc jockey
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?	SS5 4HN
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	£5,000,000
Legal Expenses	Not required
Personal Accident	Don't include this cover
Building	Not required
Business / Office Equipment	£5,000
Business Interruption	Not required

About your employees	
Question	Answer provided
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>
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
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
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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