

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
LXBI2110580XB	Renewal	13 March 2020

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

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UK

T: 0333 014 6683
F: 01604 824399
E: contact@simplybusiness.co.uk

To make a claim, please call 0333 207 0560 or email simplybusiness@cl-uk.com as soon as possible.

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.

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Premium details	
Annual premium	£161.31
Plus 12.0 % Insurance Premium Tax	£19.35
Total premium	£180.66

Policy details	
Policy reference	LXBI2110580XB
Period of insurance	
From 20 March 2020	Until 19 March 2021
Underwriters	Covea Insurance plc
Schedule version	1
Wording version	1

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Insured details	
Name of insured	Cavendish Devere Ltd
Trade / Business activities	Flooring contractors - commercial
Risk address	58 Church Road, London
Risk postcode	SE19 2EZ

Cover details: Liability	
Cover for	Covered up to
Section B - Public and Products Liability	£5,000,000
Section C - 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
Subsidence	Not included

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

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

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

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

Cover details: Business interruption		
Cover for	Covered up to	Indemnity period
Loss of revenue	Not included	
Additional expenses	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 - 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	£250
Section C - Employers' Liability	Excesses
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.

14 - Woodworking Machinery Exclusion

(Applicable to Section C - Employers' Liability only)

We shall not be liable in respect of **Bodily Injury** caused by or in connection with the use of power driven woodworking machinery other than portable tools applied to the work by hand.

15 - Carpets Upholstery and Other Goods Fitting or Cleaning Restriction

We shall not be liable in respect of **Damage** to any carpet floor covering upholstery or other property which comprises or is incorporated in any contract undertaken by **You** or on **Your** behalf for its cleaning fitting taking up or alteration.

25 - Heat Exclusion other than Hot Air Guns or Seaming Irons

We shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with the use of any equipment or process involving the application or use of heat elsewhere than at **Your** own premises other than hot air guns or seaming irons.

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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?	Flooring contractors - commercial
Do you have a secondary trade/profession?	No
How many years have you been running your own business in this industry?	Over 5 years
What is your business postcode?	SE19 2EZ
Which of these categories best describes your business?	Ltd company
What was your turnover over the last 12 months?	£300,001 - £400,000

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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	Don't include this cover
Business / Office Equipment	Don't include this cover
Tools	Don't include this cover
Contract Works	Don't include this cover
Stock	Don't include this cover
Own Plant	Don't include this cover
Hired In Plant	Don't include this cover

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About your employees	
Question	Answer provided
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)?	1
How many employees only do clerical work (excluding partners and directors)?	1
Do you use bona fide subcontractors?	No

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Specific business questions	
Question	Answer provided
Do you use any fixed woodworking machinery?	No
Do you use the application of heat in your normal business activities?	Yes
What type of heat do you use?	Hot air guns or hot air strippers
Do you, or anybody working for you, work with asbestos or any product containing asbestos?	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"> • power stations • nuclear installations • oil, gas or petrochemical works • airports, aircraft, aviation safety or airside work • watercraft, docks, harbours • railways • hospitals or other medical facilities? 	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
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