

### Business Policy Schedule

Policy reference	Type of schedule	Date of issue
MQBI585915XB	New business	10 April 2016

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

Premium details	
Annual premium	£77.31
Plus 9.5 % Insurance Premium Tax	£7.35
<b>Total premium</b>	<b>£84.66</b>

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Policy details	
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Period of insurance	
<b>From</b> 18 April 2016 00:00	<b>Until</b> 17 April 2017 23:59
Underwriters	QBE Insurance (Europe) Limited and AXA Insurance UK PLC
Schedule version	1
Wording version	1

Insured details	
Name of insured	Hampshire Handyman Services
Trade / Business activities	Property maintenance / handyman Builder - private dwelling houses alteration & repair
Risk address	Hollybrook Cemetery Lodge, Tremona Road, Southampton
Risk postcode	SO16 6HW

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<b>Cover details: Liability</b>	
<b>Cover for</b>	<b>Covered up to</b>
Liability Section - Public Liability	£1,000,000
Liability Section - Employers' Liability	Not included

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

<b>Cover details: Buildings</b>	
<b>Cover for</b>	<b>Covered up to</b>
Property Damage Section - Buildings	Not included
Property Damage Section - PD3.2 Subsidence	Not included

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<b>Cover details: Business equipment</b>	
<b>Cover for</b>	<b>Covered up to</b>
Property Damage Section - Business and Computer Equipment including Fixtures and Fittings - UK Only	Not included
Property Damage Section - Business and Computer Equipment including Fixtures and Fittings - Outside UK	Not included

<b>Cover details: Stock</b>	
<b>Cover for</b>	<b>Covered up to</b>
Property Damage Section - Stock including Customers Goods In Your Control	Not included

<b>Cover details: Tools</b>	
<b>Cover for</b>	<b>Covered up to</b>
Contract Works Plant and Tools Section - Your Tools	£2,000

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<b>Cover details: Goods in transit</b>	
<b>Cover for</b>	<b>Covered up to</b>
Goods in Transit Section	Covered

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

<b>Cover details: Own plant</b>	
<b>Cover for</b>	<b>Covered up to</b>
Contract Works Plant and Tools Section - Your Plant	Not included

<b>Cover details: Hired in plant</b>	
<b>Cover for</b>	<b>Covered up to</b>
Contract Works Plant and Tools Section - Hired in 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>
Business Interruption Section - Loss of Gross Revenue	Not included	
Business Interruption Section - Increase in 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>Liability Section - Public Liability</b>	<b>Excesses</b>
Water damage to third party property	£500
Bodily injury	No excess
Damage to third party property - use of heat	£2,500
Any other claims for damage to third party property	£100
<b>Contract Works Plant and Tools Section - Your Tools</b>	<b>Excesses</b>
All claims	£100
<b>Goods in Transit Section</b>	<b>Excesses</b>
All claims	£500

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**Endorsements**

**LI205 - Use of heat**

**Applicable to the Liability Section**

**Definitions**

The following definition will apply in addition to Part 2 General Definitions to this section of the Policy only

**Heat-Producing Equipment**

1. electric oxy-acetylene or similar welding or cutting equipment
2. cutting and grinding equipment using abrasive disks or wheels
3. blowlamp blowtorch hot air gun or hot air stripper
4. asphalt bitumen tar pitch or lead heater

**Use of heat - Condition Precedent**

It is a condition precedent to **Our** liability under this Section that **You** take the following precautions each time any **Heat-Producing Equipment** is used away from premises which **You** own hire or rent

**A. Before starting work**

1. A person responsible for fire safety must be appointed to ensure that the precautions described below are taken
2. Fire safety checks must be carried out to identify material that might be liable to catch fire Such checks must include the following areas:
  - a. Under floors or decks or above ceilings (including false or suspended ceilings)
  - b. Behind walls screens bulkheads or partitions
3. The checks described in 2 above must be repeated regularly during the work and immediate steps must be taken to extinguish any smouldering or flames detected
4. Combustible materials within 10 metres of the point of application of heat must be removed (or if this is impracticable must be covered and protected by overlapping sheets or screens of non-combustible material)
5. All gaps or holes through which sparks or flames could pass must be covered by non-combustible material

**B. Whilst work is in progress**

1. A sufficient number of portable fire extinguishers in full working order and suitable for dealing with the type of fire risk expected must be kept available at the point of application of heat and must be used immediately smoke smouldering or flames are detected
2. **Heat-Producing Equipment** must not be lit until immediately before use and must be extinguished immediately after use



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3. **Heat-Producing Equipment** must not be left unattended whilst it is switched on lit or hot
4. Gas cylinders must not be changed whilst the **Heat-Producing Equipment** is hot and must be kept at least 3 metres from the burner whilst the burner is being used
5. Petrol diesel or paraffin powered **Heat-Producing Equipment** must be refilled in the open and must not be refilled whilst hot
6. Asphalt tar pitch bitumen or lead must only be heated in the open in a container designed for that purpose which is placed on a level non-combustible surface

**C. After finishing work**

1. Hot waste materials and welding rods must be removed from the point of application of heat and safely disposed of
2. A final fire safety check must be carried out between more than 30 but not more than 60 minutes after work has finished and immediate steps must be taken to extinguish smouldering or flames detected

**Property Damage Excess Increase - Use of Heat**

We will not indemnify **You** in respect of the first GBP2500 of each occurrence of damage which is caused by the use of **Heat-Producing Equipment** away from premises which **You** own hire or rent

**LI207 - Building Contractors**

**Applicable to the Liability Section**

**Scope of Work Covered**

The **Business** shall include

- a. partial or total demolition of any building or structure which does not exceed 4 metres in height
- b. the construction of roads and footpaths
- c. the laying of pipes drains and sewers
- d. providing the work forms part of a contract undertaken by **You** for the erection alteration maintenance or repair of buildings or structures

**Work Outside the European Union**

We will not indemnify **You** in respect of work undertaken outside the European Union

**SEC3a - Security Condition for Goods / Tools in Transit**

Whenever a **Vehicle** operated by **You** and carrying **Property** is unattended it shall be protected as follows:

all Windows and Doors are locked, the keys are removed from the **Vehicle** and the Security devices, including any factory fitted alarms are in operation.

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**PD042 - Include Property in Transit**

**Applicable to the Property Damage Section**

Exclusion PD6.8 (b) is deleted

**MQ999 - Goods in transit**

The definition of **GT1.3 Property** is amended to:

**GT1.3 Property**

- a. Business and Computer Equipment
- b. Stock Including Customers Goods In Your Control
- c. Tools

belonging to **You** or for which **You** are responsible all pertaining to the **Business** up to the Limit stated in the **Schedule**.

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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).

<b>About your business</b>	
<b>Question</b>	<b>Answer provided</b>
What is your specific business / trade?	Property maintenance / handyman
Do you have a secondary business activity / secondary trade?	Yes
What is your secondary business / trade?	Builder - private dwelling houses alteration & repair
How many years have you been running your own business in this industry?	Over 5 years
What is your business postcode?	SO16 6HW
Which of these categories best describes your business?	Sole trader
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
Building	Not required
Business / Office Equipment	Not required
Tools	£2,000
Do you need insurance for your handheld tools while locked in a vehicle overnight?	No
Contract Works	Not required
Stock	Not required
Own Plant	Not required
Hired In Plant	Not required
Business Interruption	Not required

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<b>About your employees</b>	
<b>Question</b>	<b>Answer provided</b>
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>
Do you gain access by using ropes, harnesses or suspended platforms (this does not include scaffolding or cherry pickers)?	No
Do you use the application of heat in your normal business activities?	Yes
What type of heat do you use?	Blowtorches or Blowlamps 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 undertake work involving chemicals or other substances which could be harmful to health, other than those usually used in your trade?	No
Do you dispose of fumes, effluent or other harmful waste as part of your insured business activity?	No
Do you work at heights above 10 metres? (Note: 10 metres is approximately the height of a 2 storey house.)	No
Do you work at depths below 1 metre underground?	No
Do you or any of your employees undertake demolition work?	No
Do you or any of your employees carry out piling or underpinning or undertake any work with explosives?	No

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Have you 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
Do you offer advice, design, or certification in your business activities?	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
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