

## Professional combined insurance policy schedule

Policy reference	Type of schedule	Date of issue
WBPR500360XB	New business	13 January 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	£244.78
Plus 9.5 % Insurance Premium Tax	£23.25
<b>Total premium</b>	<b>£268.03</b>

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Policy details	
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Period of insurance	
<b>From</b> 13 January 2016 00:00	<b>Until</b> 12 January 2017 23:59
Underwriters	W. R. Berkley Insurance (Europe), Ltd
Schedule version	1
Wording version	1

Insured details	
Name of insured	Silver Oak I.T. Services
Profession	Computer Repair
Risk address	35 Halstead Close, Forest Town, Mansfield
Risk postcode	NG19 0RR
Annual turnover	£22,000
Years trading	I've not started yet

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Cover details: Liability	
Cover for	Covered up to
Section B - Part B: Public Liability & Part C: Products Liability	£1,000,000
Section B - Part A: Employers' Liability	Not included

Cover details: Material damage	
Cover for	Covered up to
Section A - Material Damage: Contents	£2,500
Section D - All Risks Away From The Premises: Portable Equipment	£1,000

Cover details: Professional indemnity	
Cover for	Covered up to
Professional Indemnity	£1,000,000

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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
Any other claims for damage to third party property	£250
<b>Professional Indemnity</b>	<b>Excesses</b>
All claims	£250
<b>Section A - Material Damage: Contents</b>	<b>Excesses</b>
All claims	£250
<b>Section D - All Risks Away From The Premises: Portable Equipment</b>	<b>Excesses</b>
All claims	£150

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**Endorsements**

No endorsements apply to this policy.

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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 type of business do you want to insure?	Computer Repair
What is your expected turnover in the next 12 months?	£22,000
How many years have you been operating your business for?	I've not started yet
What is your business postcode?	NG19 0RR

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Cover options	
Question	Answer provided
Professional indemnity	£1,000,000
Public liability	£1,000,000
Employers' liability	Not required
Office equipment	£2,500
Portable equipment	£1,000

Financial history	
Question	Answer provided
You've never been made bankrupt or had a receiver or liquidator appointed, either as a business or a private individual.	I agree
You haven't had a court judgement regarding debt made about you, either as a business or a private individual.	I agree

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Insurance history	
Question	Answer provided
You've never had any request for insurance refused (including renewals) or had your insurance cover restricted or ended by your insurer.	I agree
You haven't been convicted of a criminal offence (other than those that are spent or a motoring offence).	I agree
In the last 5 years you've not had any claims made against you whether successful or not.	I agree
In the last 5 years you haven't been made aware of any actions or circumstances that could result in a claim against you (whether you were insured or not)	I agree
In the last 5 years, you haven't: <ul style="list-style-type: none"> <li>made any claims for lost, damaged or stolen business equipment or damage to your business premises</li> <li>had any events that you could have claimed for, but either chose not to, or didn't have insurance in place</li> </ul>	I agree



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Business activities	
Question	Answer provided
You do not currently work, nor have you worked in the past, outside the EU or signed contracts with clients that aren't governed by EU law.	I agree
You do not currently, nor in the past have you done, any work that involves systems: <ul style="list-style-type: none"> <li>• used in manufacturing processes</li> <li>• used for financial trading (such as stocks and shares)</li> </ul>	I agree
You are not currently, nor in the past have you been, responsible for systems that could cause injury to people, damage to property or environmental damage if they fail.	I agree
You always get, and have always had, permission or a licence if you use other people's intellectual property, such as code or images	I agree
You do not currently do, nor have you done in the past, any manual work other than computer cabling or hardware/computer installation.	I agree
You don't need cover for the creation or design of computer games.	I agree