

## Business Policy Schedule

Policy reference	Type of schedule	Date of issue
CHBS4678911XB	New business	01 October 2024

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.

Based on the information you've given us, this product meets the demands and needs of your business as you've described it. 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 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

Simply Business  
Northampton 900  
900 Pavilion Drive  
Northampton  
NN4 7RG  
UK

T: 0333 014 6683

F: 01604 824399

E: [contact@simplybusiness.co.uk](mailto:contact@simplybusiness.co.uk)

To make a claim, please call 0333 207 0560 or email [simplybusiness@uk.sedgwick.com](mailto:simplybusiness@uk.sedgwick.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](mailto:contact@simplybusiness.co.uk) . You can also call us on this number to cancel your policy.



### Business Policy Schedule

Policy reference	Type of schedule	Date of issue
CHBS4678911XB	New business	01 October 2024

Premium details	
Annual premium	£111.64
Plus 12.0 % Insurance Premium Tax	£13.40
<b>Total premium</b>	<b>£125.04</b>

Policy details	
Policy reference	CHBS4678911XB
Period of insurance	
<b>From</b> 01 October 2024	<b>Until</b> 30 September 2025
Underwriters	HDI Global Specialty SE and Great Lakes Insurance UK Limited
Schedule version	1
Wording version	1



**Business Policy Schedule**

<b>Policy reference</b>	<b>Type of schedule</b>	<b>Date of issue</b>
CHBS4678911XB	New business	01 October 2024

<b>Insured details</b>	
Name of insured	SPaCE
Trade / Business activities	Teacher / tutor
Risk address	25 Boundary Place, Plymouth
Risk postcode	PL6 7FD

<b>Cover details: Liability</b>	
<b>Cover for</b>	<b>Covered up to</b>
Public and Products Liability	£5,000,000
Employers' Liability	£10,000,000

<b>Cover details: Professional indemnity</b>	
<b>Cover for</b>	<b>Covered up to</b>
Professional Indemnity	£5,000,000



### Business Policy Schedule

<b>Policy reference</b>	<b>Type of schedule</b>	<b>Date of issue</b>
CHBS4678911XB	New business	01 October 2024

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

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

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



### Business Policy Schedule

Policy reference	Type of schedule	Date of issue
CHBS4678911XB	New business	01 October 2024

Cover details: Tools	
Cover for	Covered up to
Tools	Not included

Cover details: Goods in transit	
Cover for	Covered up to
Goods in transit	Not included

Cover details: Contract works	
Cover for	Covered up to
Contract Works	Not included

Cover details: Own plant	
Cover for	Covered up to
Plant	Not included



### Business Policy Schedule

<b>Policy reference</b>	<b>Type of schedule</b>	<b>Date of issue</b>
CHBS4678911XB	New business	01 October 2024

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

<b>Cover details: Business interruption</b>		
<b>Cover for</b>	<b>Covered up to</b>	<b>Indemnity period</b>
Business Interruption - Loss of Gross Revenue	Not included	
Business Interruption - Increased Costs of Working	Not included	



### Business Policy Schedule

Policy reference	Type of schedule	Date of issue
CHBS4678911XB	New business	01 October 2024

<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>Public and Products Liability</b>	<b>Excesses</b>
Water damage to third party property	£750
Bodily injury	No excess
Damage to third party property - use of heat	Not insured
Any other claims for damage to third party property	£500
<b>Employers' Liability</b>	<b>Excesses</b>
All claims	No excess
<b>Professional Indemnity</b>	<b>Excesses</b>
All claims	£500

## Business Policy Schedule

Policy reference	Type of schedule	Date of issue
CHBS4678911XB	New business	01 October 2024

## Endorsements

### 24 - Amendment of cover - placed personnel

This **Endorsement** applies to the **Public & Products Liability** and **Professional Indemnity** sections only.

The following is added to **Section Conditions - What You must do**:

Placed personnel

In respect of any work, supply or placement by **You** of any person in a position which involves contact with children or vulnerable adults, **You** must ensure that:

1. Disclosure and Barring checks (DBS checks), or equivalent checks in Scotland (Disclosure Scotland) or Northern Ireland (Access NI), are undertaken and documented in writing, which reveal no evidence of any criminal offence;
2. the person is not recorded on the Sex Offenders' Register, where **You** have specific access to check such Register;
3. at least two satisfactory written references have been obtained prior to the work, supply or placement of that person; and
4. the checks specified in 1. and 2. above are repeated annually.

**We** do not cover any claim, loss or liability arising while **You** are not in full compliance with these conditions. However, **We** will still cover **You** if **You** can prove that **Your** failure could not have increased the risk of the claim or loss arising.

### 33 - Amendment of cover - injury to working partners

This **Endorsement** applies to the **Employers' Liability** section only.

For the purposes of this section only, **General Definitions, Employee** is extended to include any working partner or proprietor named as the 'the Insured' on the **Schedule**, provided that the:

1. **Bodily Injury** was sustained whilst working in the course of the **Business**;
2. **Bodily Injury** was caused by the negligence of another partner, proprietor or **Employee** whilst working in the course of the **Business**; and
3. partner or proprietor has a valid right of action in negligence against the partner, proprietor or **Employee** who caused the **Bodily Injury**.



### Business Policy Schedule

Policy reference	Type of schedule	Date of issue
CHBS4678911XB	New business	01 October 2024

### 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?	Teacher / tutor
Do you have a secondary trade/profession?	No
What is your business postcode?	PL6 7FD
Which of these categories best describes your business?	Partnership
What will your turnover be over the next 12 months?	£25,001 - £50,000



**Business Policy Schedule**

<b>Policy reference</b>	<b>Type of schedule</b>	<b>Date of issue</b>
CHBS4678911XB	New business	01 October 2024

<b>About your employees</b>	
<b>Question</b>	<b>Answer provided</b>
How many years has the most experienced partner run businesses in this industry?	No prior experience
How many partners are in this partnership?	2
Do you require Employers' Liability insurance for partners?	Yes
Do you have any employees? (including labour only subcontractors)	No

**Business Policy Schedule**

<b>Policy reference</b>	<b>Type of schedule</b>	<b>Date of issue</b>
CHBS4678911XB	New business	01 October 2024

<b>Cover options</b>	
<b>Question</b>	<b>Answer provided</b>
Public / product liability	£5,000,000
Professional indemnity	£5,000,000
Legal expenses	£100,000
Excess protection	Include this cover
Personal accident	Include this cover
Personal accident headcount	2
Hospitalisation cash plan	Don't include this cover
Building	Don't include this cover
Business and office equipment	Don't include this cover
Stock	Don't include this cover
Are they all UK residents?	Yes
Are they all aged 16-74?	Yes
Do you need any other covers to protect your business?	No



**Business Policy Schedule**

<b>Policy reference</b>	<b>Type of schedule</b>	<b>Date of issue</b>
CHBS4678911XB	New business	01 October 2024

<b>Specific business questions</b>	
<b>Question</b>	<b>Answer provided</b>
Has your business done (or do you plan to do) any work for customers based outside the UK?	No

**Business Policy Schedule**

<b>Policy reference</b>	<b>Type of schedule</b>	<b>Date of issue</b>
CHBS4678911XB	New business	01 October 2024

<b>Statements of fact</b>	
<b>Question</b>	<b>Answer provided</b>
Has anyone with a financial interest in the business, including you, your family, or any partner/principal/director, received a County Court Judgement (CCJ) regarding debt (either as an individual or in connection with a business)?	No
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



**Business Policy Schedule**

<b>Policy reference</b>	<b>Type of schedule</b>	<b>Date of issue</b>
CHBS4678911XB	New business	01 October 2024

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
--	----