

Amended Policy

Amended from 24 August 2015 00:00



This document is an outline of your cover from the date you amended your policy.

It includes your details, details of the business you have insured, the cover given, the cover limits, the excesses and any changes to the standard policy wording specific to your own circumstances.

For details of your cover prior to the date you amended your policy please see your previous schedule(s).

Please remember that your cover is based on the information that you have given us. If anything you have told us changes before your policy starts, or while your policy is in place, then you need to tell us. This helps us ensure you have sufficient cover.

You should always read this document in conjunction with the policy wording.

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Business Insurance Amended Schedule

Certificate Holder	Aidan Howley trading as A.H Garden Services
Business Description	Fencing contractors Path, patio & drive laying

High risk premises	None
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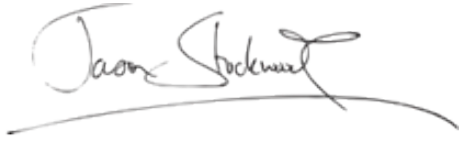
Certificate Number	MQBI206419XB	Certificate Version	2
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Period of Insurance	From	13 October 2014 00:00	To	12 October 2015 23:59
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Mid-term Adjustment Date	24 August 2015 00:00
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Annual Premium	£369.01	Plus 6.0 % IPT	£22.15	£391.16
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Underwriters	Signed on behalf of QBE Insurance (Europe) Limited and AXA Insurance UK PLC
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In witness whereof this Certificate has been signed at the place stated and on the date specified by	
	Jason Stockwood, Simply Business 24 August 2015

Risk Address

The Premises	10 Brownlow Road London N11 2DE
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including any site or premises where you undertake work in connection with the Business noted above
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Property Damage Section

Property Insured

Item	Description	Sum Insured
1	Buildings	Not insured
2	Business and Computer Equipment included Fixtures and Fittings - UK Only	Not insured
3	Business and Computer Equipment - Outside UK	Not insured
4	Stock Including Customers Goods In Your Control	Not insured

Subsidence Included? No

Excesses

Description	Amount
Escape of water	£500
Subsidence (if included)	£1,000
Any other claim for damage to your:	
Buildings	£250
Business and Computer Equipment included Fixtures and Fittings - UK Only	£250
Business and Computer Equipment - Outside UK	£250
Stock Including Customers Goods In Your Control	£250

Business Interruption Section

Basis of Cover

Description	Sum Insured	Maximum Indemnity Period
Loss of Gross Revenue	Not insured	
Increase in Cost of Working	Not insured	

Terrorism Section

Cover included? No

Goods in Transit Section

Property Insured

Item	Description	Limit of Liability
1	Business and Computer Equipment - UK Only	Not insured
2	Business and Computer Equipment - Outside UK	Not insured
3	Stock Including Customers Goods In Your Control	Not insured
4	Your Tools	£2,000

Excess

Description	Amount
Each and every loss	£100 in respect of Tools increasing to £500 for all other claims

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Liability Section

Insurance Clause	Limit of Indemnity	
1: Employers' Liability	£10,000,000	Any One Claim
2: Public Liability	£1,000,000	Any One Claim
3: Products Liability	£1,000,000	Any One Period of Insurance

Excess

Description	Amount
Water damage to third party property	£500
Damage to third party property - Use of heat	Not insured
Any other claim for damage to third party property	£100

Professional Indemnity Section

Insurance Clause	Limit of Indemnity	
1: Professional Indemnity	Not insured	Any One Claim
2: Legal Defence Costs	Not insured	Any One Claim

Excess

Description	Amount
Each and every Claim	£250

Contract Works Plant and Tools Section

Estimated Maximum Contract Price	Not insured
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Property Insured

Item	Description	Sum Insured
1:	Works	Not insured
2:	Your Plant	Not insured
3:	Hired in Plant	Not insured
4:	Your Tools	£2,000

Excess

Description	Amount
Works	£500
Your plant	£500
Hired in plant	£500
Tools	£100

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Endorsements

LI204 - Underground Services

Applicable to the Liability Section

If in relation to any claim **You** have failed to fulfil any of the following conditions **You** will lose **Your** right to indemnity or payment for that claim.

- 1 **You** must ensure that in connection with **Damage** to underground pipes cables or other services
 - a **You** maintain in force a system of work for controlling the risks associated with digging excavating boring or similar work and before starting such work **You** must
 - i take (or cause to be taken) all reasonable steps including contacting the appropriate authorities to find out whether any pipes cables or other services which could be at risk are under the site
 - ii keep a written record of the steps taken
 - iii inform whoever is carrying out the digging excavating or boring of the location of any pipes cables or other services
- 2 Other than as set out in 3 below **We** will not be liable for the first 10% or GBP1000 whichever is the greater of **Compensation Costs and Expenses** subject to a maximum contribution by **You** of GBP2500 in respect of any one claim
- 3 **We** will not be liable for the first GBP1000 in respect of **Damage** to optical fibre cables

SEC1a - 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 are in operation

GT006 - Endorsement to amend Exclusion GT4.0 - Tools locked in a vehicle overnight

Applicable to the Goods in Transit

When cover has been agreed by **us** for tools to be covered while locked in a vehicle overnight **GT.4.0 Exclusions** is amended to

GT4.0 Exclusions

We will not pay **You** for

- a **Damage** in respect of or arising out of
 - i depreciation delay inadequate documentation consequential loss
 - ii wear and tear breakdown of refrigeration defective packing mildew vermin contamination
 - iii the carriage of explosives or other dangerous goods as defined in the Road Haulage Association Conditions of Carriage

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- iv the carriage of livestock gold or silver articles precious metals or stones jewellery watches furs wines spirits tobacco cigars and cigarettes audio or video equipment non-ferrous metals and scrap money bonds securities or computers unless stated in the Schedule
- v a soft topped open topped open sided or curtain sided vehicle or trailer caused by theft or attempted theft (unless the Vehicle or trailer is stolen at the same time) or storm
- b **Damage** from any **Unattended Vehicle** unless every window door roof and windscreen are closed securely locked and properly fastened
- c any consequence of riot strike or civil commotion occurring outside the Defined Territories confiscation nationalisation requisition destruction or damage by any government or local authority
- d **Damage** unless the **Property** has been adequately packed for the journey
- e inventory shortages or mysterious or unexplained disappearances
- f the dishonesty of any person to whom the Property has been entrusted

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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 is your specific business / trade?	Fencing contractors
Do you have a secondary business activity / secondary trade?	Yes
What is your secondary business / trade?	Path, patio & drive laying
How many years have you been running your own business in this industry?	2-3 years
What is your business postcode?	N11 2DE
Which of these categories best describes your business?	Sole trader
What was your turnover for your last completed financial year?	Less than £25,000

Cover options

Cover name	Cover provided
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?	Yes
Contract Works	Not required
Stock	Not required
Own Plant	Not required
Hired In Plant	Not required
Business Interruption	Not required

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About your employees

Question	Answer provided
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)?	0
Do you use bona fide subcontractors?	No

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?	No
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
Do you work at depths below 1 metre underground?	No
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">• 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
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

Post quote questions

Question	Answer provided
Address line 1	10 Brownlow Road
Town / City	London
Policy start date	24/08/2015
Business name (to appear on policy):	Aidan Howley trading as A.H Garden Services
Is your correspondence address the same as your business address?	Yes

Postcode question

Question	Answer provided
Postcode	N11 2DE