

Your policy

Important Information

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- You may cancel your policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

What's enclosed

- Your Statement of Fact
- Policy wording

What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
 - The schedule
 - Your statement of fact
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

Change of details?

Please contact your insurance adviser if any of these details need to be changed.

Your broker's details

Name	Constructaquote.com, Barclay House, 2-3 Sir Alfred Owen Way, , Caerphilly, Mid Glamorgan, , CF83 3HU
Agency number	


Your schedule

Tradesmen Insurance

Your details

The insured	BZM
Correspondence address	29 Hillbrook Road London SW17 8SF

Helpful information

 **The insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Your premium


Premium	46.23
Insurance Premium Tax (IPT) at the current rate	2.77
Total amount payable	49.00

Your period of insurance

Date this policy starts	29/01/2015
Date this policy expires	28/01/2016
Renewal date	29/01/2016

Your business details

Estimated annual turnover	£7000.00
The total number of people working in the business (including all partners, principals and proprietors)	1

 The **Business description** is the activities you are covered for

Your business description

Business activity	Cleaner
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Date	Policy number
29/01/2015	ACTRM1001376

Your covers

Public liability	✓ covered
Limit of indemnity	£1,000,000
Employers' liability	✗ not covered
Limit of indemnity - A	£0.00
Limit of indemnity - B	£0.00
Business tools, plant and equipment	✗ not covered
Portable tools and equipment	
Portable tools and equipment	✗ not covered
Tools in vehicle overnight	✗ not covered

Any words in bold print are defined terms. You can find more information about these in your policy wording.

🗨 **Excess** is the first part of each and every claim paid by you

Excesses that apply to your policy

The excesses below apply to your policy.

cover	excess
Public liability (for loss or damage to property)	250
Business tools plant and equipment	10% of each and every claim

Endorsements that apply to your policy

🗨 An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

Work in hospitals exclusion

We will not cover legal liability under the Public liability and Employers liability sections arising out of work in hospitals.

503 Burning or welding equipment exclusion

We will not cover any bodily injury, loss or damage arising out of the use of electric or oxy-acetylene, burning or welding equipment.

505 Exterior building cleaning exclusion

We will not cover any bodily injury, loss or damage arising out of the cleaning of the exterior of buildings (other than window cleaning).

504 Ropes cradles and harnesses exclusion

We will not cover any bodily injury, loss or damage arising out of the use of lifting platforms, ropes, cradles or harnesses.

608 Cleaning of pipes machinery or duct work exclusion

We will not cover legal liability under the Public liability and Employers liability sections arising out of any work in connection with the cleaning of tanks, pipes, process machinery or heat or air ducts.

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