

This document is an outline of your cover. 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.

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.

Business Insurance Schedule

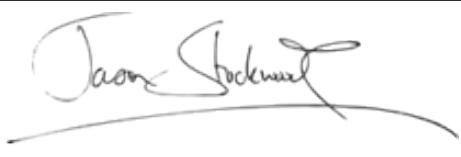
Certificate Holder	Lucy Alexander Trading As Berkshire Wedding Hire
Business Description	Photographer excluding underwater and aerial Caterer - excluding mobile vans

High risk premises	None
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Certificate Number	MQBI464410XB	Certificate Version	1
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Period of Insurance	From	25 November 2015 00:00	To	24 November 2016 23:59
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Annual Premium	£1,281.88	Plus 9.5 % IPT	£121.77	£1,403.65
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Underwriters	Signed on behalf of QBE Insurance (Europe) Limited and AXA Insurance UK PLC
In witness whereof this Certificate has been signed at the place stated and on the date specified by	 Jason Stockwood, Simply Business 18 November 2015

Risk Address

The Premises	71 Woodside Way Reading RG2 8SY
including any site or premises where you undertake work in connection with the Business noted above	

Property Damage Section

Property Insured

Item	Description	Sum Insured
1	Buildings	Not insured
2	Business and Computer Equipment included Fixtures and Fittings - UK Only	£50,000
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	£50,000
2	Business and Computer Equipment - Outside UK	Not insured
3	Stock Including Customers Goods In Your Control	Not insured
4	Your Tools	Not insured

Excess

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

Liability Section

Insurance Clause	Limit of Indemnity	
1: Employers' Liability	£10,000,000	Any One Claim
2: Public Liability	£5,000,000	Any One Claim
3: Products Liability	£5,000,000	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	Not insured

Excess

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

Endorsements

SEC2a - Security Condition for Goods / Tools in Transit

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

- i all windows and doors are locked, the keys are removed from the **Vehicle** and the security devices are in operation and
- ii a Thatcham approved Category 1 combined alarm and immobiliser fitted by an installer approved by the **Vehicle** Security Installation Board shall be switched on and made fully operational.

PD011 - Photographers Equipment - applicable to the Property Damage Section

For the purpose of this Insurance General Definition **PD1.3** contents is amended to Contents, business equipment, machinery, plant and equipment in or on **Your Premises** or third party sites from which your business is undertaken or held by **You** in trust for which **You** are responsible including

- a improvements alterations and decorations made by **You** as a tenant
- b so far as they are not otherwise insured **Employees'** directors' and visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding GBP500 in respect of any one person
- c contents of outbuildings or in open yards
but excluding
- d fixtures and fittings owned by **Your** landlord
- e **Stock** and materials in trade
- f money and stamps (including National Insurance stamps) in excess of GBP500
- g documents manuscripts and business books except for the cost of the materials and of clerical labour expended in reproducing such records
- h computer systems records except for an amount not exceeding GBP1000 in respect of the cost of the materials and of clerical labour and computer time expended in reproducing such records
- i any expense in connection with the production of the information to be recorded in documents manuscripts
business books or computer systems records
- j vehicles licensed for road use including accessories thereon

PD012 - Additional Conditions: Minimum security

Section **PD5.2 Minimum Security** applies to this policy

It is a condition precedent to **Our** liability that

- a final exit doors are secured as follows

- i timber doors by mortice deadlocks having 5 or more levers or conforming to BS3621 with matching boxed striking plate
 - ii aluminium doors by cylinder mortice lock operating a swinging lock bolt
 - iii PVCu doors by key operated multi-point locking devices having three or more locking points
 - iv the first closing leaf of double leaf doors must be fitted internally with bolts top and bottom
- and when the **Premises** are closed for **Business** all locks fitted to final exit doors are put into effect
- b all other external doors and internal doors leading to common areas or other premises are secured by
 - i the means sets out in (a) or
 - ii key operated security bolts fitted top and bottom
 - c all opening windows or rooflights accessible from the ground or via roofs pipework or other structures are secured by key operated locking devices or screwed permanently shut

However any door or window officially designated a fire exit by the Fire Authority is excluded from these requirements

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?	Photographer excluding underwater and aerial
Do you have a secondary business activity / secondary trade?	Yes
What is your secondary business / trade?	Caterer - excluding mobile vans
How many years have you been running your own business in this industry?	Over 5 years
What is your business postcode?	RG2 8SY
Which of these categories best describes your business?	Partnership
What was your turnover for your last completed financial year?	£50,000 - £75,000

Cover options

Cover name	Cover provided
Public / Product Liability	£5,000,000
Professional Indemnity	Not required
Legal Expenses	Not required
Building	Not required
Business / Office Equipment	£50,000
Do you need cover for business / office equipment outside the UK?	No
Tools	Not required
Stock	Not required
Business Interruption	Not required

About your employees

Question	Answer provided
How many partners do manual work for the business?	2
How many partners only do clerical work?	0
Do you require Employers' Liability insurance for partners?	No
Do you have any employees (including labour only subcontractors)?	Yes
How many employees do manual work for the business (excluding partners and directors)?	5
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 dispose of fumes, effluent or other harmful waste as part of your insured business activity?	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

Statements of fact

Question	Answer provided
Your business premises is self-contained, with lockable entry/exit doors that are under your control.	I agree
Your business premises is built of brick, stone, or concrete and is roofed with slates, tiles, concrete, metal or asbestos.	I agree
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	71 Woodside Way
Town / City	Reading
Business name (to appear on policy):	Lucy Alexander Trading As Berkshire Wedding Hire
Is your correspondence address the same as your business address?	Yes

Postcode question

Question	Answer provided
Postcode	RG2 8SY