

## Business Policy Schedule

Policy reference	Type of schedule	Date of issue
CHBI3512509XB	Renewal	03 May 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.

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Premium details	
Annual premium	£1,547.98
Plus 12.0 % Insurance Premium Tax	£185.76
<b>Total premium</b>	<b>£1,733.74</b>

Policy details	
Policy reference	CHBI3512509XB
Period of insurance	
<b>From</b> 03 May 2024	<b>Until</b> 02 May 2025
Underwriters	U K Insurance Limited
Schedule version	1
Wording version	1

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Insured details	
Name of insured	Why Media LTD
Trade / Business activities	Marketing agency
Risk address	18 Castle Street, Hertford
Risk postcode	SG14 1HH

Cover details: Liability	
Cover for	Covered up to
Section 1 Public Liability	£10,000,000
Section 2 Employers Liability	£10,000,000

Cover details: Professional indemnity	
Cover for	Covered up to
Professional indemnity	Not included

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### Cover details: Buildings

Cover for	Covered up to
Buildings	Not included
Subsidence	Not included

### Cover details: Business equipment

Cover for	Covered up to
Section 4 Business and Office Equipment	Not included
Contents outside UK	Not included

### Cover details: Stock

Cover for	Covered up to
Section 5: Business Stock	Not included

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### Cover details: Tools

Cover for	Covered up to
Section 3 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
Section 8 Contract Works	Not included

### Cover details: Own plant

Cover for	Covered up to
Section 6 Own Plant	Not included

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### Cover details: Hired in plant

Cover for	Covered up to
Section 7 Hired In Plant	Not included

### Cover details: Business interruption

Cover for	Covered up to	Indemnity period
Loss of revenue	Not included	
Additional expenses	Not included	

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### Cover details: Excesses

You will have to pay the first part of any claim. The amount you will have to pay is shown below.

Section 1 Public Liability	Excesses
Bodily injury	No excess
Damage to underground pipes cables or services	£500
Damage caused by work involving the use or application of heat	Not insured
Any other claims for damage to third party property	£250
Section 2 Employers Liability	Excesses
All claims	No excess



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**Endorsements**

**SB02S - Public Liability Exclusion - Manual Work**

We shall not be liable in respect of any claim arising out of manual work other than collection or delivery.

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### 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?	Marketing agency
Do you have a secondary trade/profession?	No
What is your business postcode?	SG14 1HH
Which of these categories best describes your business?	Ltd company
What was your turnover over the last 12 months?	£750,001 - £1,000,000

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About your employees	
Question	Answer provided
How many years has the most experienced director run businesses in this industry?	Over 5 years
How many directors does the company have?	1
Do you have any employees? (including labour only subcontractors)	Yes
Total Employees (excluding partners and directors)	8

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Cover options	
Question	Answer provided
Public / product liability	£10,000,000
Professional indemnity	Not required
Legal expenses	Not required
Excess protection	Don't include this cover
Personal accident	Don't include this cover
Hospitalisation cash plan	Don't include this cover
Building	Don't include this cover
Business and office equipment	Don't include this cover

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Specific business questions	
Question	Answer provided
Has your business done (or do you plan to do) any work on contracts outside the UK or for customers based outside the UK?	Yes
What is your percentage of work on UK contracts	90%
What is your percentage of work on EU contracts	10%
What is your percentage of work on US & Canada contracts	0%
What is your percentage of work on rest of the world contracts	0%

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Statements of fact	
Question	Answer provided
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

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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