



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.

Contractor's Combined Policy Schedule

The Insured	Paweł Wilczak		
The Insured's Business	Carpenter		
Policy Number	ZUBI500782XB		
Effective Date	13 January 2016	Date of Issue	13 January 2016
Period of Insurance	From 13 January 2016 00:00 to 12 January 2017 23:59	Renewal Date	13 January 2017

This schedule is part of the policy bearing the above policy number.

Premiums

Annual Premium	£170.73
Insurance Premium Tax	£16.22
Total Annual Premium including IPT	£186.95

Sections Included

Section	Effective Date
Public and Products Liability	13 January 2016
Personal Tools	13 January 2016
Employer's Liability	Not Insured
Contract Works	Not Insured
Owned Plant	Not Insured
Hired-in Plant	Not Insured
Employees' Personal Tools & Effects	Not Insured
General Terms & Conditions	13 January 2016

**Public and Products Liability
Limits of Liability**

Public Liability	£2,000,000	Products Liability	£2,000,000
Pollution & Contamination	£2,000,000		
Excesses			
You will pay the amount shown here of the cost of each and every occurrence of damage		£250	

**Personal Tools
Limits of Liability – Personal Tools**

Up to the amount shown here for all claims arising: For <i>you</i> or any one <i>employee</i> during the period of insurance.	£3,000
Excesses	
You will pay the first amount shown here of the cost of each and every occurrence of damage to <i>Personal Tools</i> :	£100 (increasing to £200 in respect of theft/malicious damage)

**Employers' Liability
Limits of Liability**

Any one claim or series of claims against <i>you</i> arising out of any one cause.	Not Insured
--	-------------

**Contract Works
Limits of Liability – Contract Works**

Up to the amount shown here for all claims arising from any one <i>contract</i> or <i>speculative development</i> .	Not Insured
Excesses	
You will pay the first amount shown here of the cost of each and every occurrence of damage to <i>Contract Works</i> :	£250 (increasing to £500 in respect of theft/malicious damage)

Owned Plant
Limits of Liability – Owned Plant

Up to the amount shown here for all claims arising:	Not Insured
Excesses	
You will pay the first amount shown here of the cost of each and every occurrence of damage to <i>Owned Plant</i> :	£250 (increasing to £500 in respect of theft/malicious damage)

Hired-in Plant
Limits of Liability – Hired-in Plant

Up to the amount shown here for all claims arising:	Not Insured
Excesses	
You will pay the first amount shown here of the cost of each and every occurrence of damage to <i>Hired-in Plant</i> :	£250 (increasing to £500 in respect of theft/malicious damage)

Employees' personal tools and effects
Limits of Liability – Employees' personal tools and effects

Up to the amount shown here for all claims arising: For <i>you</i> or any one <i>employee</i> during the period of insurance.	Not Insured
Excesses	
You will pay the first amount shown here of the cost of each and every occurrence of damage to <i>Personal Tools</i> :	

Endorsements

5713 - Heat away restriction

This endorsement applies to the following sections:

- Public and Products Liability

This section of the policy does not cover any claim or claims arising in connection with the use of welding, heating, burning or flame cutting equipment other than blow lamps, blow torches or soldering irons elsewhere than at *your* premises

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?	Carpenter
Do you have a secondary business activity / secondary trade?	No
How many years have you been running your own business in this industry?	Over 5 years
What is your business postcode?	TW4 7RT
Which of these categories best describes your business?	Sole trader
What was your turnover for your last completed financial year?	£50,000 - £75,000

Cover options

Cover name	Cover provided
Public / Product Liability	£2,000,000
Legal Expenses	Not required
Building	Not required
Business / Office Equipment	Not required
Tools	£3,000
Do you need insurance for your handheld tools while locked in a vehicle overnight?	Yes
Stock	Not required
Own Plant	Not required
Hired In Plant	Not required
Business Interruption	Not required

About your employees

Question	Answer provided
Do you have any employees (including labour only subcontractors)?	No
Do you use bona fide subcontractors?	No

Specific business questions

Question	Answer provided
Do you use any fixed woodworking machinery?	Yes
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 heights above 10 metres? (Note: 10 metres is approximately the height of a 2 storey house.)	Yes
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

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

Postcode question

Question	Answer provided
Postcode	TW4 7RT