

Your Self Employed Policy Schedule
Policy Number 0000510



Transaction Type - Mid Term Adjustment

Produced on 02/08/2016

Important (Material Circumstances)

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Your Policy Details

Effective Date	2nd August 2016	Additional Premium Due	£9.44
Policy Expires	11th June 2017	Insurance Premium Tax	£0.90
Renewal Date	12th June 2017	Total Amount Indicated	£10.34

Please note that your annual insurance premium may include an amount or amounts for additional services. Where the premium is being collected by instalments there may be a charge. Please read your documentation carefully to ensure you know how much you are paying in total.

Your Details

Policyholder's Name: Mr Terence Kelly trading as T K Window Cleaning Services
Contact Address 10 Holme Avenue
NEWCASTLE UPON TYNE
NE6 4PS
The Business Window Cleaner

Your Insurance Adviser's Details

Agency number 48/0059990
Name Autonet Insurance
Address Autonet Insurance, Nile Street
STOKE-ON-TRENT
ST6 2BA

The Schedule details for each Section are shown in the following pages.

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SELF-EMPLOYED INSURANCE

The Business Window Cleaner

Maximum number of Partners/Principals/Proprietors/Directors working at any one time	1
Maximum number of Directly Employed Staff working at any one time	0
Maximum number of Labour-only subcontractors working at any one time	3
Maximum number of Bona Fide subcontractors working at any one time	0

Asset Protection

Sum Insured

Money and Assault Refer to policy wording

Legal Liabilities

Limit of Indemnity

Employers' Liability £10,000,000

Public and Products Liability £5,000,000

Commercial Legal Protection £500,000

Employee Benefits

Personal Accident Not Insured

Excesses

Legal Liabilities

Public and Products Liability Refer to Policy Wording

Commercial Legal Protection Refer to Policy Wording

Any other Excesses stated in the Policy and/or Endorsements as applying

Conditions Precedent

Any Conditions stated in the Policy as applying.

Endorsements

Any Endorsements stated in the Policy as applying

The following will also apply

EX811 - Excluding slings, cradles & harnesses

We will not provide indemnity under the Public and Products Liability Section of this policy in respect of any claim arising from work involving the use of harnesses, slings or cradles.

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EX812 - Efficacy

We will not provide indemnity under the Public and Products Liability Section of this policy in respect of

- a. failure or alleged failure
- b. unsuitability

of Products Supplied to perform correctly their intended function.

EX825 - Excluding Damage to Property being worked upon

We will not provide indemnity under the Public and Products Liability Section of this policy in respect of Damage to that part of any Property caused by work on that part by You or Your Employees

EF218 - Work Away Outside UK - Excluding

We will not provide indemnity under the Employers Liability Section (where insured under this policy) and the Public and Products Liability Section of this policy in respect of work carried out outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

EF226 - Height Limit

We will not provide indemnity under the Employers Liability Section (where insured under this policy) and the Public and Products Liability Section of this policy in respect of work undertaken at height where the drop exceeds 10 metres

EF358 - Excess - Third Party Property Damage

In respect of Damage to Property under the Public and Products Liability Section of this policy caused by

- a. You
- or
- b. work carried out by You or on Your behalf

away from premises which You own, hire or rent, an Excess of £250 in respect of Compensation Costs and Expenses applies to each and every event unless the Damage is subject to a more specific Excess.

Any Endorsement(s) are subject otherwise to the terms of the policy



Certificate of Employers' Liability Insurance ^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Policy Number	0000510
Name of Policyholder	Mr Terence Kelly trading as T K Window Cleaning Services
Date of Commencement of Insurance	2nd August 2016
Date of Expiry of Insurance	11th June 2017

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
2. the minimum amount of cover provided by this Policy is no less than £5 million (c)

Signed on behalf of
Aviva Insurance Limited
(Authorised Insurers)

A handwritten signature in black ink, appearing to read 'Maurice Tulloch', with a horizontal line underneath.

Authorised Signatory
Maurice Tulloch
Chief executive officer, Aviva UK & Ireland General Insurance

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

