



redefining / standards

Date of Issue

02 March 2016

Policy number

PP PCL00001781973

Policy wording version

ACLD0787P-A (04.14)

Your policy

Tradesmen Insurance

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
- Summary of cover
- 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	CCV Antur Insurance Services Ltd (Swansea)
Agency number	3910490
PowerPlace ID number	1829

AXA Insurance UK plc.

Registered in England No. 78950. Registered Office: 5 Old Broad Street, London, EC2N 1AD.

A member of the AXA Group of Companies.

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Telephone calls may be monitored and recorded.

Your schedule

Tradesmen Insurance

Your details

The insured	Mr Justin Cotter
Correspondence address	9 Victoria Street Uplands Swansea SA2 0NE

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	£70.94
Insurance Premium Tax (IPT) at the current rate	£6.74
Total amount payable	£77.68

Your period of insurance

Date this policy starts	02 March 2016
Date this policy expires	01 March 2017
Renewal date	02 March 2017

Your business details

Estimated annual turnover	£50,000.00
The total number of people working in the business (including all partners, principals and proprietors)	1

Your business description

Business activity	Builders - PDH Alteration and Repair
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• The **Business** description is the activity you are covered for.

Your covers

Public liability	✓ covered
Limit of indemnity	£2,000,000
Personal accident	✗ not covered
Employers' liability	✗ not covered
Business tools, plant and equipment	✗ not covered
Business stock	£1,000
Hired in plant	✗ not covered
Contract works	✗ not covered

► **Employers liability** details of what is covered under limit A and limit B can be found within the Employers liability section of your policy wording.

Excesses that will apply to your policy

The excesses below apply to your policy.

cover	excess
Public liability (for loss or damage to property)	£250

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

Endorsements that apply to your policy

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

501 - Hazardous work exclusion

We will not cover any **bodily injury**, loss or damage arising out of

- 1 demolition work (unless **you** are doing this as part of rebuilding or alteration work)
- 2 piling or underpinning
- 3 work in or under water
- 4 work using explosives

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