



Simply Business  
Sol House  
29 St Katherine's Street  
Northampton  
NN1 2QZ

This insurance is underwritten by  
AXA Insurance UK plc

## Tradesmen

Policy schedule

### About your Schedule

This schedule shows your cover details and any applied endorsements and should be read in conjunction with the:

Statement of fact  
Policy booklet  
Employers liability certificate

### Important information

This policy is issued on the basis that the annual turnover is under £500,000

### Your details

Insured	plumb this
Address	25 Sharon Road West End Southampton
Postcode	so30 3ar

### Your policy details

Policy number	ZT BDX 6517925
Unique Reference Number	AX690649XB
Policy form reference number	ACLD0239-A
Effective date	24/09/2012 00:00
Renewal date	24/09/2013 00:00
Expiry date	23/09/2013 23:59

### Reason for issue

New Business

### Your premium

Annual Premium	£814.63
Insurance Premium Tax at the current rate	£48.88
Total amount payable	£863.51



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## Details of cover

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### Business Description

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Main business activity	Plumbing heating and ventilation contractor - domestic
Secondary business activity	

### Basis of rating

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Number of partners/ principals/ directors - Manual	1
Number of partners/ principals/ directors - Non-manual	1
Number of other persons working for the insured - Manual	1
Number of other persons working for the insured - Non-manual	0

### Operative sections

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Section 1	Public Liability	Insured
Section 2	Personal Accident (Benefit A)	Not Insured
	Personal Accident (Benefit B)	Not Insured
Section 3	Employers Liability	Insured
Section 4	Own Plant, Tools and Equipment	Not Insured
Section 5	Hired in Plant	Not Insured
Section 6	Contract Works	Insured

#### Section 1

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#### Public Liability

Limit of indemnity	£1,000,000
Excess	£500.00

#### Section 2

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#### Personal Accident

Cover applies to principals/ partners/directors only under 75 years of age and will be for occupational death and capital benefits

##### Benefit A

Death	£2,000
Total and irrecoverable loss of sight in one or both eyes	£2,000

**Loss of one or more limbs** £2,000

**Permanent total disability** (other than by loss of limbs or sight) £2,000

which after 104 weeks from the date of injury prevents the insured person from following engaging in or giving attention to any kind of profession or occupation



**Benefit B**

Cover applies as per Benefit A above and will be extended to include 24 hour cover for weekly benefits **Temporary total disability** but excluding the first 14 days of such disability up to a maximum of 104 weeks Not Insured

<b>Section 3</b>	<b>Employers Liability</b>	
Limit of indemnity		£10,000,000
<b>Section 4</b>	<b>Own Plant, Tools and Equipment</b>	
		Not Insured
<b>Section 5</b>	<b>Hired in Plant</b>	
		Not Insured
<b>Section 6</b>	<b>Contract Works</b>	
Maximum sum insured any one claim		£200,000
<b>Excess</b>	Theft or malicious damage	£500
	All other claims	£250

**Endorsements applicable to your policy**

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For full details of the endorsement wordings download these from the Policy Documents section of Your Account under Endorsements and Conditions

- XB613** Industrial work
- XB503** Burning or welding equipment



### **What you need to do**

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**We** recommend that **you** read this schedule along with **your** policy booklet to ensure that it meets **your** requirements. If **your** details are incorrect or **you** have any queries, please contact.

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**PLEASE KEEP THIS SCHEDULE  
SAFELY WITH YOUR POLICY BOOKLET**