

## Business Policy Schedule

Policy reference	Type of schedule	Date of issue
CHBI4540880XB	New business	26 June 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	£2,722.66
Plus 12.0 % Insurance Premium Tax	£326.72
<b>Total premium</b>	<b>£3,049.38</b>

Policy details	
Policy reference	CHBI4540880XB
Period of insurance	
<b>From</b> 01 July 2024	<b>Until</b> 30 June 2025
Underwriters	U K Insurance Limited
Schedule version	1
Wording version	1

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Insured details	
Name of insured	Ellis Lake Group Ltd
Trade / Business activities	Electrician, Plumbing, heating and ventilation contractor, Builder
Risk address	Flat 8, 28 Cavendish Road, Bournemouth
Risk postcode	BH1 1RG

Cover details: Liability	
Cover for	Covered up to
Section 1 Public Liability	£2,000,000
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	£500
Any other claims for damage to third party property	£250
Section 2 Employers Liability	Excesses
All claims	No excess

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## Endorsements

### ETT09b - Property Worked On (All Premises exc Hazardous Locations)

We shall not be liable in respect of any claim arising from work in or on or in connection with:

- towers, steeples, chimney shafts, blast furnaces, foundries, forges, bridges or tunnels
- aircraft, airfields, airports or heliports
- ships, watercraft, docks, piers, wharves, harbours, reservoirs, dams, canals, viaducts, lakes, rivers, breakwaters or sea walls
- quarries, collieries, mines, chemical works, gas works, oil refineries, power stations, nuclear installations or establishments
- offshore installations, bulk oil, petrol, gas, or chemical storage tanks, chambers or pipelines
- motorways, motorway embankments, flyovers or underpasses
- railway property or railway embankments
- hospitals
- museums.

### TRM08 - Demolition Other Than By Employees (12 Metres) Exclusion

We shall not be liable in respect of any claim arising out of demolition other than by employees in the direct service of You and only where such demolition forms part of a contract of erection, reconstruction, alteration or repair by You and does not involve demolition of buildings exceeding 12 metres from ground level, use of explosives, pile driving, tunnelling or water diversion

### TRM19 - Work on Computers & Alarm Switchgear Failure Exclusion

We shall not be liable in respect of any claim arising out of:

- work on or in connection with computers by You or Your Employees;
- the failure of any fire or intruder alarm switchgear control panel or machinery to perform its intended function.

### TRM25 - Ground Workers Restrictions (3 Metres)

We shall not be liable in respect of any claim arising from:

- the making of sewers or other excavations exceeding in any part a depth of 3 metres from the surface
- Quarrying, tunnelling, water diversion, dam construction or work within or behind dams



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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?	Electrician
Do you have a secondary trade/profession?	Yes
What is your secondary trade/profession?	Plumbing, heating and ventilation contractor
What is your business postcode?	BH1 1RG
Which of these categories best describes your business?	Ltd company
What was your turnover over the last 12 months?	£50,001 - £75,000

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Specific business questions	
Question	Answer provided
Which types of plumbing locations do you work at?	Residential and commercial locations
Which types of electrical locations do you work at?	Residential and commercial locations
Do you or your employees perform any work that involves hanging from ropes/ cables or using suspended platforms? Please choose no if ropes or harnesses are only used as a safety precaution, and not as a means to access hard to reach areas.	No
Do you use the application of heat in your normal business activities?	Yes
What type of heat do you use?	Blowtorches or Blowlamps
Do you, or anybody working for you, work with asbestos or any product containing asbestos?	No
Do you undertake work involving chemicals or other substances which could be harmful to health, other than those usually used in your trade?	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.)	No

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Has your business done (or do you plan to do) any work for customers based outside the UK?		No
Do you undertake gas work?		No
Do you provide services to OR undertake work at the following locations: <ul style="list-style-type: none"> <li>• power stations</li> <li>• nuclear installations</li> <li>• oil, gas or petrochemical works</li> <li>• airports, aircraft, aviation safety or airside work</li> <li>• watercraft, docks, harbours</li> <li>• railways</li> <li>• hospitals or other medical facilities?</li> </ul>		No
Do you offer advice, design, or certification in your business activities?		No

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About your employees	
Question	Answer provided
How many years has the most experienced director run businesses in this industry?	3-4 years
How many directors does the company have?	2
How many directors ONLY do office work?	0
Do you have any permanent employees? (This does not include partners or directors)	No
Do you ever use temporary or casual workers?	Yes
How many temporary workers do you have?	2
What's the total number of days worked by all your temporary workers collectively over the course of the year?	More than 50 days
Do you use external specialist contractors? (bona fide subcontractors)	Yes
How many external specialist subcontractors will be onsite at any one time?	2
What percentage of your business's total income do you spend on paying them?	35%

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Cover options	
Question	Answer provided
Public / product liability	£2,000,000
Legal expenses	£100,000
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
Tools	Don't include this cover
Contract works	Don't include this cover
Stock	Don't include this cover
Own plant	Don't include this cover
Hired-in plant	Don't include this cover

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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?	Yes
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
How many claims have you had in the last 5 years?	1
Date of incident:	01/03/2022
Type of incident:	Third party property damage
Value (£):	£684.00
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

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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 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
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