

Homeworkers Schedule

You should read this Schedule in conjunction with Your Statement of Fact and Policy wording.

These details are a record of the information You have supplied to Us and the cover You have selected.

It is essential that You read all of the clauses applying to Your Policy as these contain important information that is specific to Your Policy and will affect Your Policy cover.

In choosing this product and Your level of cover You have not received any personal recommendations from Intact Insurance.

Policy Number: RSAP6052802300

Your Details

Policyholder: Jack McGregor

Policyholder's Address: 68 Balliol Road, Kempston, Bedford, Bedfordshire MK42 7HX

Business: Musicians

Your Intermediary

Intermediary Name: Insync Insurance Solutions Ltd

Address: Unit 9, Albany Park, Cabot Lane, Poole, United Kingdom, BH17 7BX

Intermediary number: 2949030000

Your Policy Dates

Period of Insurance: From: 22/01/2026 To: 21/01/2027

Renewal Date: 22/01/2027

Your Premium Information

Premium: £54.26 Insurance Premium Tax: £6.51

Total Amount Due: £60.77

Reason for Issue: New Policy

Liabilities Insurance

Section 1 – Employers’ Liability	Not Included
Section 2 – Public Liability/Products Liability	Included
Limit of Indemnity any one Event:	£10,000,000
Limit of Indemnity any one Period of Insurance in respect of Products:	£10,000,000
Limit of Indemnity any one Period of Insurance in respect of Pollution:	£10,000,000
Your Contribution:	£250
Section 3 – Legal Defence Costs	Included
Limit of Indemnity in any one Period of Insurance:	
• Part A:	N/A
• Part B:	£250,000

Personal Accident Insurance

Not Included

Legal Expenses Insurance

Included

Limit Any One Claim (except where otherwise stated in the Policy):	£100,000
Limit in total for all claims in any one Period of insurance	£1,000,000

Tools Insurance

Not Included

Business Stock

Not Included

Business Equipment

Not Included

Additional Terms and Conditions

Any clauses detailed below are subject otherwise to the terms and conditions of the Policy.

The following clauses apply to Your Policy

TMP002 - Heat Use Exclusion

This clause applies to Section 2 Public Liability / Products Liability of Liabilities Insurance in this **Policy**.

We will not provide indemnity in respect of the application of heat involving a naked flame, open heat source or hot air paint strippers, grinding wheels, angle grinders, disc cutters or gas space heaters away from **Your** premises.

TMP010 - Abuse Exclusion

This clause applies to Section 2 Public Liability / Products Liability of Liabilities Insurance in this **Policy**.

We will not provide indemnity for any legal liability arising from **Abuse**.

The following definition is added to the “Definitions – Words with special meanings” section of this **Policy**

Abuse

Acts of

- 1 hurting or injuring mentally or physically by maltreatment or ill-use or
- 2 forcing sexual activity, rape or molestation or
- 3 repeated or continuing contemptuous, coarse or insulting words or behaviours.

TMP028C - Hazardous Work Restriction

This clause applies to Liabilities Insurance in this **Policy**.

The **Business** shall not include any work which involves:

- 1) demolition unless it forms part of a contract undertaken by **You** for rebuilding, alteration, maintenance or repair; and/or
- 2) roofing of any description unless it forms no more than 20% of the monetary value of any contract undertaken by You for building, rebuilding, alteration, maintenance or repair; and/or
- 3) the construction of or any work in or on airports, military bases, aircraft, watercraft, collieries, mines, gas, petrochemical and chemical works, railways, railway installations, power stations, oil refineries, fuel depots, quarries, offshore rigs or platforms; and/or
- 4) the construction, alteration, maintenance and repair of bridges, viaducts, subways, chimney shafts, blast furnaces, steeples, tunnels, docks, piers or wharves, motorways or dams;

and/or

- 5) piling, underpinning, shuttering, retrofit basements or formwork; and/or
- 6) the use of explosives, tunnelling, quarrying, or laying of main sewers; and/or
- 7) work in or on or adjacent to rivers, lakes and tidal waters; and/or
- 8) the handling, storage or transport of any hazardous substances such as gases, Asbestos, radioactive substances, or toxic chemicals; and/or
- 9) the discharge of any fumes, effluent, or anything of a noxious nature.

Where it is material to the loss, failure to comply with this requirement will result in Us not paying Your claim.

TMP036 - Working Height Restriction (2 Metres)

This clause applies to Liabilities Insurance in this **Policy**.

We will not provide indemnity for any legal liability arising in connection with internal or external **Business** activities working at a height more than 2 metres from the floor or ground.