

Your renewal

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.

What's enclosed

- Your statement of fact
- Your policy wording
- Important notice to policyholders

What you need to do next

- Please read the following documents carefully to check the details are correct and that the level of cover meets your needs:
 - The schedule
 - Your statement of fact
 - Your policy wording
 - Important notice to policyholders
- 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.

Your broker's details

Name TOWERGATE UNDERWRITING GROUP LTD
Agency number 8445552

Your schedule

Tradesmen Insurance

Your details

The insured	Mr Mark Gray
Correspondence address	Flat 15 Rushford Court Rushford Avenue Manchester United Kingdom M19 2FE

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 renewal premium

Premium	£61.03
Insurance Premium Tax (IPT) at the current rate	£7.32
Total amount payable	£68.35

Your period of insurance

Date this policy starts	03 January 2019
Date this policy expires	02 January 2020
Next renewal date	03 January 2020

Your business details

Estimated annual turnover	£20,000
The total number of people working in the business (including all partners, principals and proprietors)	1

• We are unable to accept insurance if your turnover exceeds £500,000 or the total number of people exceeds 8

Your business description

Business activity	Carpentry & Joinery
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• The **Business description** is the activities you are covered for.

Your covers

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

Date
31 December 2018

Policy number
AC TRM 4208837

Legal expenses	✓ covered
Limit any one claim	£100,000
Limit for all claims notified during the period of insurance	£1,000,000

Excesses that apply to your policy

The excesses below apply to your policy.

cover	excess
Public liability (for loss or damage to property)	£250
Business tools plant and equipment	£ 0
Hired in plant	£ 0
Contract works	£ 0
Legal expenses - Contract disputes	£250
Legal expenses - Statutory licence protection	£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.

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

503 - Burning or welding equipment exclusion

We will not cover any **bodily injury**, loss or damage arising out of the use of electric or oxy-acetylene, burning or welding equipment.

SAMPLE