

Professional combined insurance policy schedule

Policy reference	Type of schedule	Date of issue
MHGP2827785XB	Renewal	31 August 2022

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.

Please remember that your cover is based on the information that you've given us. 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 us 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
<p>Simply Business Sol House 29 St Katherine's Street Northampton NN1 2QZ UK</p> <p>T: 0333 014 6683 F: 01604 824399 E: contact@simplybusiness.co.uk</p> <p>To make a claim, please call 0333 207 0560 or email simplybusiness@uk.sedgwick.com as soon as possible.</p> <p>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 . You can also call us on this number to cancel your policy.</p>

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Premium details	
Annual premium	£180.80
Plus 12.0 % Insurance Premium Tax	£21.70
Total premium	£202.50

Policy details	
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Period of insurance	
From 08 September 2022	Until 07 September 2023
Underwriters	HDI Global Specialty SE and Great Lakes Insurance SE
Schedule version	1
Wording version	1

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Insured details	
Name of insured	COMPUTER HOME INTELLIGENCE LIMITED
Profession	IT Hardware Sales & Supply - Second Hand - including IT Disposal and Data Destruction
Risk address	47 Cherry Orchard Avenue, Halesowen
Risk postcode	B63 3RZ
Annual turnover	£20,000
Years trading	2-3 years

Cover details: Liability	
Cover for	Covered up to
Public and Products Liability	£5,000,000
Employers' Liability	£10,000,000

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Cover details: Material damage	
Cover for	Covered up to
Contents	Not included
Portable Business Equipment	Not included

Cover details: Professional indemnity	
Cover for	Covered up to
Professional Indemnity	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.	
Public and Products Liability	Excesses
Water damage to third party property	£500
Bodily injury	No excess
Any other claims for damage to third party property	£250
Employers' Liability	Excesses
All claims	No excess

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Endorsements

SC2020a - Sanctions laws Endorsement

The Sanctions condition is also applied to **Your Policy** by the following **Endorsement**, which is incorporated into and forms part of the **Policy**. This has been introduced to all policies and relates to legal sanction, prohibition or restriction under United Nations resolutions.

Sanctions condition

The insurance provided by this Policy is subject to the following clause.

With immediate effect this contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of **Your Policy** that **We** will not provide cover, or pay any claim or provide any benefit under **Your Policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any trade or economic sanctions, or violate any laws or regulations of the United Kingdom, the European Union, the United States of America or any other territory.

Notwithstanding the above, **We** will not provide cover, or pay any claim or provide any benefit under **Your Policy** in respect of:

- a. physical assets located in;
- b. provision of cover in respect of any legal entity established in;

Or

- c. the provision of products or services to individuals or organisations domiciled in; Belarus, Crimea, Cuba, Democratic Republic of Congo, Iran, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Ukraine and Zimbabwe.

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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 type of business do you want to insure?	IT Hardware Sales & Supply - Second Hand
What is your expected turnover in the next 12 months?	£20,000
How many years have you been operating your business for?	2-3 years
What is your business postcode?	B63 3RZ

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Cover options	
Question	Answer provided
Professional indemnity	Not required
Public liability	£5,000,000
Employers' liability	£10,000,000
Office equipment	Not required
Portable equipment	Not required
Legal expenses	Not required
Excess protection	not asked
Excess protection	Not asked
Personal Accident	Don't include this cover

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Financial history	
Question	Answer provided
You've never been made bankrupt or had a receiver or liquidator appointed, either as a business or a private individual.	I agree
You haven't had a court judgement regarding debt made about you, either as a business or a private individual.	I agree

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Insurance history	
Question	Answer provided
You've never had any request for insurance refused (including renewals) or had your insurance cover restricted or ended by your insurer.	I agree
You haven't been convicted of a criminal offence (other than those that are spent or a motoring offence).	I agree
In the last 5 years you've not had any claims made against you whether successful or not.	I agree
In the last 5 years you haven't been made aware of any actions or circumstances that could result in a claim against you (whether you were insured or not)	I agree
In the last 5 years, you haven't: <ul style="list-style-type: none"> • made any claims for lost, damaged or stolen business equipment or damage to your business premises • had any events that you could have claimed for, but either chose not to, or didn't have insurance in place 	I agree

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Business activities	
Question	Answer provided
You do not currently work, nor have you worked in the past, outside the UK or EU, or signed contracts with clients that aren't governed by UK or EU law.	I agree
You do not currently do, nor have you done in the past, any manual work other than computer cabling or hardware/computer installation.	I agree