

**Business Policy Schedule**

Policy reference	Type of schedule	Date of issue
BHBI4480709XB	New business	13 May 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	
Plus 12.0 % Insurance Premium Tax	
<b>Total premium</b>	

Policy details	
Policy reference	BHBI4480709XB
Period of insurance	
<b>From</b> 18 May 2024	<b>Until</b> 17 May 2025
Underwriters	HDI Global Specialty SE and Great Lakes Insurance UK Limited
Schedule version	1
Wording version	1

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Insured details	
Name of insured	House proud
Trade / Business activities	Cleaner - domestic
Risk address	Maidenhead
Risk postcode	SL6 7UG

Cover details: Liability	
Cover for	Covered up to
Public and Products Liability	£1,500,000
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
Buildings Subsidence	Not included

**Cover details: Business equipment**

Cover for	Covered up to
Contents - UK Only	Not included
Contents - Outside UK	Not included

**Cover details: Stock**

Cover for	Covered up to
Stock	Not included

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**Cover details: Tools**

Cover for	Covered up to
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
Contract Works	Not included

**Cover details: Own plant**

Cover for	Covered up to
Plant	Not included

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**Cover details: Hired in plant**

Cover for	Covered up to
Hired in Plant	Not included

**Cover details: Business interruption**

Cover for	Covered up to	Indemnity period
Business Interruption - Loss of Gross Revenue	Not included	
Business Interruption - Increased Costs of Working	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
Damage to third party property - use of heat	Not insured
Any other claims for damage to third party property	£100
Employers' Liability	Excesses
All claims	No excess

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**Endorsements****27a - Special limit - property being worked on**

This **Endorsement** applies to the **Public & Products Liability** section only.

**What We do not Cover**, Property being worked on 25. is amended to read as follows:

25. for **Property Damage** to any property being worked on, cleaned or maintained, including any **Property Damage** to any part of the property as a result of any such work. However, **We** will still cover **Your** work in cleaning, restoring or treating property at **Your** customers' premises.

The following is added to **Claims Settlement**:

Specific limit for property being worked on

For claims directly or indirectly due to **Your** work in cleaning, restoring or treating property at **Your** customers' premises, the most **We** will pay is £250,000 in total for all claims. **You** must pay an **Excess** of £500 for each and every claim.

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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?	Cleaner - domestic
Do you have a secondary trade/profession?	No
How many years experience do you have running a business in this industry?	Over 5 years
What is your business postcode?	SL6 7UG
Which of these categories best describes your business?	Sole trader
What was your turnover over the last 12 months?	

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Cover options	
Question	Answer provided
Public / product liability	£1,000,000
Legal expenses	Not required
Excess protection	Don't include this cover
Personal accident	Don't include this cover
Hospitalisation cash plan	Don't include this cover
Illness and injury protection	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

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**About your employees**

Question	Answer provided
Do you have any employees? (including labour only subcontractors)	Yes
Total Employees (excluding partners and directors)	6
How many of them ONLY do office work?	0
Do you use external specialist contractors? (bona fide subcontractors)	No

**Specific business questions**

Question	Answer provided
Do you dispose of fumes, effluent or other harmful waste as part of your insured business activity?	No
Has your business done (or do you plan to do) any work for customers based outside the UK?	No

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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?	No
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
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
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

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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 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
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