



Simply Business
Sol House
29 St Katherine's Street
Northampton
NN1 2QZ

This insurance is underwritten by
AXA Insurance UK plc

Tradesmen

Policy schedule

About your Schedule

This schedule shows your cover details and any applied endorsements and should be read in conjunction with the:

- Statement of fact
- Policy booklet
- Employers liability certificate

Important information

This policy is issued on the basis that the annual turnover is under £500,000

Your details

Insured	Andrzej Garsztka Trading As ABC Construction
Address	89 Elder Crescent Cambuslang Glasgow
Postcode	G72 7GL

Your policy details

Policy number	ZT BDX 6517925
Unique Reference Number	AX879470XB
Policy form reference number	ACLD0239-A
Effective date	12/04/2015 00:00
Renewal date	12/04/2016 00:00
Expiry date	11/04/2016 23:59

Reason for issue

New Business

Your premium

Annual Premium	£826.55
Insurance Premium Tax at the current rate	£49.59
Total amount payable	£876.14



Details of cover

Business Description

Main business activity	Builder - private dwelling houses alteration & repair
Secondary business activity	

Basis of rating

Number of partners/ principals/ directors - Manual	0
Number of partners/ principals/ directors - Non-manual	0
Number of other persons working for the insured - Manual	4
Number of other persons working for the insured - Non-manual	0

Operative sections

Section 1	Public Liability	Insured
Section 2	Personal Accident (Benefit A)	Not Insured
	Personal Accident (Benefit B)	Not Insured
Section 3	Employers Liability	Insured
Section 4	Own Plant, Tools and Equipment	Not Insured
Section 5	Hired in Plant	Insured
Section 6	Contract Works	Not Insured

Section 1

Public Liability

Limit of indemnity	£1,000,000
Excess	£250.00

Section 2

Personal Accident

Cover applies to principals/ partners/directors only under 75 years of age and will be for occupational death and capital benefits

Benefit A

Death	£2,000
Total and irrecoverable loss of sight in one or both eyes	£2,000

Loss of one or more limbs

£2,000

Permanent total disability (other than by loss of limbs or sight)

£2,000

which after 104 weeks from the date of injury prevents the insured person from following engaging in or giving attention to any kind of profession or occupation



Benefit B

Cover applies as per Benefit A above and will be extended to include 24 hour cover for weekly benefits **Temporary total disability** but excluding the first 14 days of such disability up to a maximum of 104 weeks Not Insured

Section 3

Employers Liability

Limit of indemnity

£10,000,000

Section 4

Own Plant, Tools and Equipment

Not Insured

Section 5

Hired in Plant

Maximum sum insured any one claim

£15,000

Excess Theft or malicious damage

£500

All other claims

£250

Section 6

Contract Works

Not Insured

Endorsements applicable to your policy

For full details of the endorsement wordings download these from the Policy Documents section of Your Account under Endorsements and Conditions

XB610 Woodworking machinery

XB504 Ropes, cradles or harness

XB501 Hazardous work



What you need to do

We recommend that **you** read this schedule along with **your** policy booklet to ensure that it meets **your** requirements. If **your** details are incorrect or **you** have any queries, please contact.

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**PLEASE KEEP THIS SCHEDULE
SAFELY WITH YOUR POLICY BOOKLET**