

Amended Policy

Amended from 28 January 2015 00:00



This insurance is underwritten
by AXA Insurance UK plc.

This document is an outline of your cover from the date you amended your policy.

It includes your details, details of the business you have insured, the cover given, the cover limits, the excesses and any changes to the standard policy wording specific to your own circumstances.

For details of your cover prior to the date you amended your policy please see your previous schedule(s).

Please remember that your cover is based on the information that you have given us. If anything you have told us changes before your policy starts, or while your policy is in place, then you need to tell us. This helps us ensure you have sufficient cover.

You should always read this document in conjunction with the policy wording.

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Tradesman

Policy schedule

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

About your schedule

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

- Basis of quotation
- 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 Fox Mico Ltd

Your policy details

Policy number	ZT BDX 6517925
Unique reference number	AXBI189873XB
Policy form reference number	ACLD0239-A
Effective date	03 September 2014 00:00
Renewal date	03 September 2015 00:00
Expiry date	02 September 2015 23:59
Mid-term adjustment date	28 January 2015 00:00

Reason for issue

Reason Mid-term adjustment

Your Premium

Annual premium	£1,085.16
Insurance Premium Tax at the current rate	£65.11
Total amount payable	£1,150.27

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Details of cover

Business description

Main business activity	Electricians - commercial
Secondary business activity	

Basis of rating

Number of partners/ principals / directors - Manual	1
Number of partners/ principals / directors - Non-manual	1
Number of other persons working for the insured - Manual	2
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	Insured
Section 5	Hired in Plant	Not Insured
Section 6	Contract Works	Insured

Section 1 Public Liability

Limit of indemnity	£1,000,000
Excess	£250

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Section 2 Personal Accident

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

Benefit A

Death	Not insured
Total and irrecoverable loss of sight in one or both eyes	Not insured
Loss of one or more limbs	Not insured
Permanent total disability (other than by loss of limbs or sight) 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	Not insured

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
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Section 3 Employers Liability

Limit of indemnity	£10,000,000
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Section 4 Own Plant, Tools and Equipment

Maximum sum insured any one claim	£4,000
Excess	10% of each and every claim subject to a minimum of £100 and a maximum of £500

Section 5 Hired in Plant

Maximum sum insured any one claim	Not insured
Excess	Theft or malicious damage
	All other claims
	£500
	£250

Section 6 Contract Works

Maximum sum insured any one claim	£50,000
Excess	Theft or malicious damage
	All other claims
	£500
	£250

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Endorsements

XB504 - Ropes, cradles or harness

What is not covered - General Exclusion

We will not pay for any **injury** loss or damage arising out of the use of lifting platform ropes, cradles or harness.

XB614 - Alarm / security device failure

What is not covered - Section 1 (Public Liability)

We will not pay for legal liability in respect of loss of or damage to property arising out of the failure of any alarm system security system or security device sold supplied or maintained by **you** or which forms part of any work that **you** have completed to perform as intended or expected.

XB615 - High voltage work

What is not covered - Sections 1 (Public Liability) and 3 (Employers Liability)

We will not pay for legal liability arising out of work in connection with 3 phase electrical supply.

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Basis of Cover

The facts shown below, and all information you or anyone acting on your behalf provided before we agreed to insure you, are incorporated into and form the basis of the policy.

By accepting this insurance you confirm that these facts are correct. If anything is 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
Which category describes your business best?	Construction / Building
What is your specific business / trade?	Electricians - commercial
Do you have a secondary business activity / secondary trade?	No
How many years have you been running your own business in this industry?	Less than 1 year
What is your business postcode?	OL3 5NU
Which of these categories best describes your business?	Limited company
What is your projected turnover for your current financial year?	£25,000 - £50,000

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Cover options

Cover name	Cover provided
Public / Product Liability	£1,000,000
Legal Expenses	Not required
Building	Not required
Business / Office Equipment	Not required
Tools	£4,000
Do you need insurance for your handheld tools while locked in a vehicle overnight?	Yes
Contract Works	£50,000
Stock	Not required
Own Plant	Not required
Hired In Plant	Not required
Business Interruption	Not required

About your employees

Question	Answer provided
How many directors do manual work for the business?	1
How many directors only do clerical work?	1
Do you have any employees (including labour only subcontractors)?	Yes
How many employees do manual work for the business (excluding partners and directors)?	2
How many employees only do clerical work (excluding partners and directors)?	0
Do you use bona fide subcontractors?	No

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Specific business questions

Question	Answer provided
Do you gain access by using ropes, harnesses or suspended platforms (this does not include scaffolding or cherry pickers)?	No
Do you, or anybody working for you, work with asbestos or any product containing asbestos?	No
Do you dispose of fumes, effluent or other harmful waste as part of your insured business activity?	No
Do you work at heights above 10 metres? (Note: 10 metres is approximately the height of a 2 storey house.)	No
Have you done or do you plan to do any work on contracts outside the UK or for customers based outside the UK?	No
Do you provide services to OR undertake work at the following locations: - power stations - nuclear installations - oil, gas or petrochemical works - airports, aircraft, aviation safety or airside work - watercraft, docks, harbours - railways - hospitals or other medical facilities?	No
Do you offer advice, design, or certification in your business activities?	No

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Statements of fact

Question	Answer provided
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
Have you, or any partner/principal/director or member of your family had any insurance proposal declined, renewal refused or cover terminated for any reason?	No
Have you, or any partner/principal/director or member of your family been declared bankrupt or been granted an Individual Voluntary Arrangement (IVA)?	No
Have you, or any partner/principal/director or member of your family been a director of a company which went into liquidation?	No
Have you, or any partner/principal/director or member of your family 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

Post quote questions

Question	Answer provided
Address line 1	130 Huddersfield Road
Address line 2 (optional)	Diggle
Town / City	Oldham
Business name (to appear on policy):	Fox Mico Ltd
Is your correspondence address the same as your business address?	Yes

Postcode question

Question	Answer provided
Postcode	OL3 5NU

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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.

Simply Business
Sol House
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**PLEASE KEEP THIS SCHEDULE
SAFELY WITH YOUR POLICY BOOKLET**