

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
MHGB2689656XB	Renewal	24 April 2021

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

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

T: 0333 014 6683
F: 01604 824399
E: contact@simplybusiness.co.uk

To make a claim, please call 0333 207 0560 or email simplybusiness@cl-uk.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 . You can also call us on this number to cancel your policy.

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Premium details	
Annual premium	£876.33
Plus 12.0 % Insurance Premium Tax	£105.16
Total premium	£981.49

Policy details	
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Period of insurance	
From 29 April 2021	Until 28 April 2022
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	Buzhala Associates Ltd
Trade / Business activities	Engineers - structural
Risk address	8 Hilltop Gardens, London
Risk postcode	NW4 1JE

Cover details: Liability	
Cover for	Covered up to
Public and Products Liability	Not included
Employers' Liability	Not included

Cover details: Professional indemnity	
Cover for	Covered up to
Professional Indemnity	£2,000,000

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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	

Cover details: Excesses	
You will have to pay the first part of any claim. The amount you will have to pay is shown below.	
Professional Indemnity	Excesses
All claims	£250

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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 is your specific trade/profession?	Engineers - structural
Do you have a secondary trade/profession?	No
What is your business postcode?	NW4 1JE
Which of these categories best describes your business?	Ltd company
What was your turnover over the last 12 months?	£100,001 - £150,000

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About your employees	
Question	Answer provided
How many years has the most experienced director run businesses in this industry?	3-4 years
How many directors does the company have?	1
How many directors ONLY do office work?	0
Do you have any employees? (including labour only subcontractors)	No
Do you use external specialist contractors? (bona fide subcontractors)	No

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Cover options	
Question	Answer provided
Public / product liability	Not required
Professional indemnity	£2,000,000
Legal expenses	Not required
Personal accident	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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Specific business questions	
Question	Answer provided
Do you, or anybody working for you, work with asbestos or any product containing asbestos?	No
Do you work at heights above 10 metres? (Note: 10 metres is approximately the height of a 2 storey house.)	No
Has your business 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: <ul style="list-style-type: none"> • 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
How much is your largest contract value?	£500,000 - £1,000,000

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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
Have you been subject to any disciplinary hearing or investigation undertaken by your professional body?	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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