

Your policy

Important information

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
 - The schedule
 - Your statement of fact
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

Your broker's details

Name	ALLIED INSURANCE
Agency number	HL 8443841

What's enclosed

- Your statement of fact
- Policy wording

Change of details?

Please contact your insurance adviser if any of these details need to be changed.


Your schedule

Polished Insurance

Your details

The insured	A Puchowski t/as Smart Alex Window Cleaning
Correspondence address	2 Court Cottages Little Witcombe Witcombe Gloucester GL3 4TU

Helpful information

 The insured is the person firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Your premium


Premium	£135.85
Insurance Premium Tax (IPT) at the current rate	£13.58
Broker Fee	£15.00
Total amount payable	£164.43

Your period of insurance

Date this cover starts	17 February 2017
Date this cover expires	16 February 2018
Renewal date	17 February 2018

Your business description

Business activity	Window & General Cleaning Contractors Incl. Domestic Cleaning & Ironing
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 The Business description is the activities you are covered for.

Your premium calculation

Your premium has been calculated on the following estimates, please let us know if these are incorrect and we can provide a revised premium.

Estimated Annual turnover will not exceed £64,000

Annual Payments to Bona Fide Sub Contractors £12700

Maximum height being worked at 15 metres

Your covers

Public liability	✓ covered
Limit of indemnity	£1,000,000
Financial loss	✓ covered
Limit of indemnity	£250,000
Theft by employee	✓ covered
Limit of indemnity	£100,000
Employers' liability	✗ not covered
Business tools, plant and equipment	✗ not covered
Hired in plant	✗ not covered
Office contents	✗ not covered
Business interruption – increase in cost of working	✗ not covered

Excesses that apply to your policy

Excess is the first part of each and every claim paid by you

The excesses below apply to your policy

cover	excess
Public liability (for loss or damage to property)	£250
Financial loss	£250
Theft by employee	£250
Business tools and equipment	£150
Own plant and machinery	£150
Hired in plant	£500
Theft of own plant	£150
Theft of hired in plant	£1000
Loss of keys	£250
Unauthorised use of telephones	£250
Failure to secure clients premises	£250
Office contents - standard	£150
Office contents - subsidence	£1000

Endorsements that apply to this policy

An endorsement is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover

Any words in bold print are defined terms. You can find more information about these in your policy wording.

Endorsement PL100 – Property being worked upon

Added to the Public Liability Section under **What is covered**

Treatment cover

We will pay the amount of damages which **you** are legally liable to pay for loss or damage to any item being cleaned, worked on, treated or maintained by **you**.

Sub-contractors (services) condition

Under Public liability section the following condition is added.

If you appoint any sub-contractor (other than an employed person) to carry out services at the premises or site of a customer, you must take reasonable steps to obtain confirmation from the sub-contractor, prior to starting work, that they have Public Liability insurance in force with a limit of indemnity of not less than that under this section of the policy, throughout the period of their involvement.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim.

Your statement of fact

Polished Insurance

• A statement of fact is a shared document between you and the insurer containing information you have provided. It's very important that the information in this document is correct.

Important information

- This document together with your schedule shows the information you have provided.
- Your policy is a contract of insurance between you and us and you have a duty to make a fair presentation of the risk to us in accordance with the law. This applies prior to the start of your policy, if any variation is required during the period of insurance and prior to each renewal.
- If you do not make a fair presentation of risk to us and fail to advise us of any inaccuracies or omissions your policy may not protect you in the event of a claim. We may at our option:
 - 1) Cancel your Policy
 - 2) Declare your policy void (treating your policy as if had never existed)
 - 3) Change the terms of your policy
 - 4) Refuse to deal with all or part of any claim or reduce the amount of any claims payments

Your contact details

The insured A Puchowski t/as Smart Alex Window Cleaning

Correspondence address 2 Court Cottages
Little Witcombe
Witcombe
Gloucester
GL3 4TU

Your broker's details

Name ALLIED INSURANCE
Agency number HL 8443841

What you need to do next

- Please check this document carefully to make sure all the details are correct and that you have told us any important or relevant information which may influence our decision to accept this insurance.
- If any of the information is incorrect or if you are not sure if something is important or relevant you should tell your insurance adviser about it.
- If all the information in these documents is correct you don't need to do anything further and you should retain the documents safely.

We will provide the insurance cover based on the following statements being correct:

General details

Company status	Sole Proprietor
Year business established	2011
Business activity	Window & General Cleaning Contractors Incl. Domestic Cleaning & Ironing

No proposer, director or partner of the Trade or Business, or its Subsidiary Companies, has ever personally or in any business capacity;

- had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending
- been the subject of any County Court or High Court Judgment
- been a director of a company that has received a County Court or High Court judgement against it.
- been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings
- had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed, or had cover declared void
- been disqualified from being a company director
- been the subject of a recovery by HM Revenue and Customs
- been prosecuted, served prohibition or served an improvement order under Health and Safety legislation or Environmental protection legislation

Your work does not involve any discharge of fumes, effluent or anything of a noxious nature

Your premises is not located outside of Great Britain

You or any bona fide sub-contractors do not undertake any hot work away from your premises. Hot work is use of any flame equipment or anything else that creates heat or sparks.

You or any bona fide sub-contractors do not undertake any contracts or jobs outside of Great Britain

You or any bona fide sub-contractors do not undertake any work on harbours or docks that boats or ships can access, wharves, piers, sea defences, dams or coffer dams, confined spaces, aircrafts, airports, airfields, offshore installations, chemical or petro-chemical works, oil or gas refineries, fuel storage installations, power stations, nuclear plants, mines or collieries, blast furnaces, commercial/industrial ovens, chimneys, well shafts, viaducts, bridges, mines, motorways, steeples, silos, railways or railway installations, boats or ships, or hospitals.

You or any bona fide sub-contractors do not undertake work involving the handling of asbestos, explosive or flammable substances, gases, radioactive chemicals or toxic chemicals

You or any bona fide sub-contractors do not undertake work involving domiciliary care services, groundworks, restoration of art, antiques or collectables, heritage or listed buildings or shot blasting

You have completed workplace risk assessments and method statements for all significant hazards (examples of significant hazards are substances hazardous to health, high noise levels, power drive machinery, manual handling and work at height)

You have provided your employees with health and safety training specific to their work activities and keeps record of such

You check that sub-contractors have Employers' and Public liability insurance that is valid throughout the period of their contract and you have procedures for reviewing their work methods

Your premium calculation

Your premium has been calculated on the following estimates, please let us know if these are incorrect and we can provide a revised premium

Estimated Annual turnover will not exceed £64,000

Annual Payments to Bona Fide Sub Contractors £12700

Maximum height being worked at 15 metres

Claims

You have not had any claims, losses or incidents (whether claimed for or not) within the last 5 years

Claims and Underwriting Exchange register and Data Protection Notice

Data protection

AXA Insurance UK plc is a member of the AXA Group. In order to supply your quote and then administer your insurance policy we will hold and use information including sensitive personal data (such as claims information) you have provided and may send it in confidence for secure processing to other companies in the AXA Group (or companies acting on our instructions) including those located outside the European Economic Area.

Sharing information and making checks

We also share your information and any subsequent claim information with other insurers, via the Claims and Underwriting Exchange Register run by Insurance Database Services (IDS) Ltd to check information and prevent fraudulent claims. When we process your request for insurance cover, we may search these registers. We may also make credit reference checks.

Marketing consent

Polished Insurance may occasionally contact you with details of our other products and services. If you do not wish to receive details of other products and services please write to us at the following address.

Allied Insurance Services Ltd
Allied House
98 Standishgate
Wigan
WN1 1XA

Declaration

Please read this declaration carefully. You should also show this declaration to anyone else who is covered by this insurance.

I/We have read the statement of fact (including the declaration) and any quote documents supplied.

I/We understand that I/we have a duty to make a fair presentation of the risk and that all relevant information, which is information that may influence AXA Insurance UK plc in the acceptance of this insurance and the terms provided, has been disclosed and recorded.

I/we have not withheld information that may influence AXA Insurance UK plc in the acceptance of this insurance and the terms provided.

I/We understand that if answers are incorrect or if all relevant information has not been disclosed that this insurance may not protect me/us in the event of a claim.

I/We will tell AXA Insurance UK plc of any change to the details given before the start date of the contract if any variation is required during the period of insurance and prior to each renewal.

I/We understand that AXA will pass the information on this document about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches AXA may make in connection with this statement of fact or any incident I/we have given details of, IDS Ltd may pass AXA information it has received from other insurers about other incidents involving anyone insured under this policy.

Changes to this document

Please tell your insurance adviser immediately if any details in this document have changed. We may need to change the terms and conditions for your quote or premium.