

Business Policy Schedule

| Policy reference | Type of schedule | Date of issue |
|------------------|------------------|------------------|
| MHBI2910852XB | Renewal | 15 November 2023 |

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 |
|---|
| <p>Simply Business Sol House 29 St Katherine's Street Northampton NN1 2QZ UK</p> <p>T: 0333 014 6683 F: 01604 824399 E: contact@simplybusiness.co.uk</p> <p>To make a claim, please call 0333 207 0560 or email simplybusiness@uk.sedgwick.com as soon as possible.</p> <p>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.</p> |

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| Premium details | |
|-----------------------------------|------------------|
| Annual premium | £1,178.36 |
| Plus 12.0 % Insurance Premium Tax | £141.40 |
| Total premium | £1,319.76 |

| Policy details | |
|------------------------------|--|
| Policy reference | MHBI2910852XB |
| Period of insurance | |
| From 24 November 2023 | Until 23 November 2024 |
| 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 | Imperium Electrics LTD |
| Trade / Business activities | Electrician |
| Risk address | Flat 3 , 15 Vineyards, Bath |
| Risk postcode | BA1 5NA |

| Cover details: Liability | |
|---------------------------------|----------------------|
| Cover for | Covered up to |
| Public and Products Liability | £5,000,000 |
| Employers' Liability | Not included |

| Cover details: Professional indemnity | |
|--|----------------------|
| Cover for | Covered up to |
| Professional Indemnity | £250,000 |

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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 | £7,000 |

| Cover details: Goods in transit | |
|--|----------------------|
| Cover for | Covered up to |
| Goods in transit | £7,000 |

| Cover details: Contract works | |
|--------------------------------------|----------------------|
| Cover for | Covered up to |
| Contract Works | £50,000 |

| 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 | £2,500 |
| Any other claims for damage to third party property | £100 |
| Professional Indemnity | Excesses |
| All claims | £250 |
| Tools | Excesses |
| All claims | £100 |
| Goods in transit | Excesses |
| All claims | £500 |
| Contract Works | Excesses |

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| | |
|------------|------|
| All claims | £500 |
|------------|------|

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Endorsements

10a - Amendment of cover - use of heat

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

The following is added to **Section Conditions - What You must do**:

Use of heat

In respect of the use or application of heat away from premises which **You** own, hire or rent, **You** must ensure that the following requirements are complied with:

1. before starting work involving the use or application of heat **You** or any relevant person must:
 - a. appoint a suitably qualified person to be responsible for fire safety and for ensuring all necessary precautions set out below are complied with;
 - b. ensure that fire safety checks are carried out to identify material that might be liable to catch fire. Any such checks must include the following areas:
 - i. under floors, decks or above ceilings, including false or suspended ceilings; and
 - ii. behind walls, screens, bulkheads or partitions;
 - c. ensure that the checks stated in 1. b. above are repeated regularly during the work and ensure immediate steps are taken to extinguish any smouldering or flames detected;
 - d. ensure that any combustible materials within 10 metres of the point of application of heat are removed, or if this is impracticable ensure any combustible materials are covered and protected by overlapping sheets or screens of non-combustible material; and
 - e. ensure that all gaps or holes through which sparks or flames could pass are covered by non-combustible material; and
2. during the progress of work involving the use or application of heat **You** or any relevant person must ensure that:
 - a. a sufficient number of portable fire extinguishers in full working order and suitable for dealing with the type of fire risk expected are available at the point of the use or application of heat. Fire extinguishers must be used immediately if any smoke, smouldering or flames are detected;
 - b. any equipment is not lit until immediately before use and extinguished immediately after use;
 - c. any equipment which is switched on, lit or hot is not left unattended;
 - d. gas cylinders are not changed whilst any equipment is hot and are kept at least 3 metres from the burner whilst the burner is being used;
 - e. petrol, diesel or paraffin powered equipment must be refilled in the open and are not refilled whilst hot; and

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f. asphalt, bitumen, lead, tar or pitch are only heated in the open, in a container designed for that purpose and which is placed on a level non-combustible surface; and

3. upon completion of work involving the use or application of heat, **You** or any relevant person must ensure that:

- a. hot waste materials and welding rods are removed from the point of use or application of heat and safely disposed of; and
- b. a final fire safety check is carried out from a period of not less than 30 minutes to no more than 60 minutes after work has finished and immediate steps are taken to extinguish any smouldering or flames detected.

We do not cover any claim, loss or liability arising while **You** are not in full compliance with these conditions. However, **We** will still cover **You** if **You** can prove that **Your** failure could not have increased the risk of the claim or loss arising.

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

Use of heat

For any claims due to the use or application of heat away from premises which **You** own, hire or rent **You** must pay an **Excess** of £2,500 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? | Electrician |
| Do you have a secondary trade/profession? | No |
| What is your business postcode? | BA1 5NA |
| Which of these categories best describes your business? | Ltd company |
| What was your turnover over the last 12 months? | £50,001 - £75,000 |

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| Specific business questions | |
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| Question | Answer provided |
| Which types of electrical locations do you work at? | Residential and commercial locations |
| Do you or your employees perform any work that involves hanging from ropes/ cables or using suspended platforms? Please choose no if ropes or harnesses are only used as a safety precaution, and not as a means to access hard to reach areas. | 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 |
| 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 |

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| | |
|---|-----|
| 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 |
| Do you offer advice, design, or certification in your business activities? | Yes |

| About your employees | |
|--|-----------------|
| Question | Answer provided |
| How many years has the most experienced director run businesses in this industry? | 4-5 years |
| How many directors does the company have? | 1 |
| How many directors ONLY do office work? | 0 |
| Do you have any permanent employees? (This does not include partners or directors) | No |
| Do you ever use temporary or casual workers? | No |
| Do you use external specialist contractors? (bona fide subcontractors) | No |

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| Cover options | |
|---|--------------------------|
| Question | Answer provided |
| Public / product liability | £5,000,000 |
| Legal expenses | Not required |
| Excess protection | Include this cover |
| Personal accident | Include this cover |
| Personal accident headcount | 1 |
| Hospitalisation cash plan | Don't include this cover |
| Building | Don't include this cover |
| Business and office equipment | Don't include this cover |
| Tools | Include this cover |
| How much would it cost to replace all your tools? | £7,000 |
| Do you need cover for your tools while they're locked in a vehicle overnight? | Yes |
| Contract works | Include this cover |

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|---|--------------------------|
| During the next 12 months, what's the value of the highest priced contract you'll be responsible for? | £50,000 |
| Stock | Don't include this cover |
| Own plant | Don't include this cover |
| Hired-in plant | Don't include this cover |
| Business Interruption | Not required |
| Professional indemnity | £250,000 |
| Are they all UK residents? | Yes |
| Are they all aged 16-74? | Yes |

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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? | Yes |
| 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 |
| How many claims have you had in the last 5 years? | 1 |
| Date of incident: | 07/10/2021 |
| Type of incident: | Theft of tools / business equipment |
| Value (£): | £5,957.64 |
| 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 |

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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 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 |
| 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 |