

Liability Insurance

Agent / Booklet
UK 81172 / GLB 0816 (11)
Policy number
UK GLB 6563656



Schedule
(Broker copy)

Blackfriars Insurance Brokers Ltd
6 Congleton Road
SANDBACH
Cheshire
CW11 1HN

We enclose new documentation in respect of this insurance. A brief summary of the information held on our records is detailed below.

Please do not hesitate to contact us should anything be unclear.

Policy Details

Policy number (Broker Reference)	UK GLB 6563656
Period of insurance	8th November 2017 to 7th November 2018
Reason for issue	New Business
Date of issue	8th November 2017
Policyholder	Somesh De Swardt
Trading Name(s)	Happy Chimney Sweep
Address	18 Michael Fields FOREST ROW East Sussex RH18 5BH
Trade	Chimney Sweeps
Business description	Chimney Sweeps, Solid Fuel Stove, Chimney and Flue Installation
Agent number / name	UK 81172 / Blackfriars Insurance Brokers Ltd
New business premium	£ 208.00
IPT	£ 24.96
Total new business premium (inc IPT)	£ 232.96

The premiums shown are the initial minimum premiums based upon the estimates You have provided. You are required to declare the actual figures at the end of the Period of Insurance in accordance with General Condition P of the insurance. If the actual wages, salaries, Turnover, payments to sub-contractors who are not employees, maximum number of employees or maximum number of sub-contractors who are not employees are more than Your estimates an additional premium may be payable. If the estimate changes significantly during the Period of Insurance You are required to tell Us as soon as possible in accordance with General Condition I of the insurance.

Cover Summary (For full details of cover, see following pages)

Section B Public Liability - £2,000,000

Section C Product Liability - £2,000,000

The Insurers

Zenith Insurance plc is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar. QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521) No. 7, 4th Floor, Block C, Skyway Offices, 179 Marina Street, Pieta, PTA 9042, Malta.

Several Liabilities Notice

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

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Cover Details

Section A - Employers Liability

Limit of liability **Not covered**

Section B - Public Liability

Limit of liability **£2,000,000 - Any one Occurrence or series of Occurrences arising out of one cause (and in total during the Period of Insurance for Pollution)**

Excess **£250 - Each and every claim for Damage (but not Injury) including claimants' costs fees and expenses (but not including Defence Costs)**

Section C - Products Liability

Limit of liability **£2,000,000 - In total during the Period of Insurance**

Excess **£250 - Each and every claim for Damage (but not Injury) including claimants' costs fees and expenses (but not including Defence Costs)**

Premium Details

Section B - Public Liability (including Section C - Products Liability if covered)

New business premium (inc IPT) **£232.96**

Your declared categories of Employees during the Period of Insurance

Category Description	No. of Employees
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Chimney Sweeps	0.5
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Fire, fire surround, range & stove installers	0.5
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Your declared categories of sub-contractors who are not Employees

None declared

You may have the right to cancel the contract of insurance, without giving any reason, within 14 days of receiving the policy documents or the start date of the policy, whichever is later. If you exercise your right to cancel during this initial period of cover you will have to pay 'pro-rata' rates for the period of time you have had insurance cover and additional charges may be applied by your insurance adviser.

Endorsements applying

For the full wording of your endorsements please refer to your policy booklet.

G10 - Contractors Conditions

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Schedule
(Client copy)

Somesh De Swardt
18 Michael Fields
FOREST ROW
East Sussex
RH18 5BH

Important

This schedule replaces all previous schedules for the policy shown (for the period of cover) and together with the endorsements shown below forms part of your insurance.

Any endorsements which have previously applied to this insurance will be cancelled and replaced by any endorsements shown below.

Any excess shown on this schedule will be in addition to any excess specified in your policy booklet.

Policy Details

Policy Number (Broker Reference)
Period of Insurance
Reason for Issue
Date of Issue

UK GLB 6563656
8th November 2017 to 7th November 2018
New Business
8th November 2017

Full Policyholder Name
Trading Name(s)
Trade
Business Description

Somesh De Swardt
Happy Chimney Sweep
Chimney Sweeps
Chimney Sweeps, Solid Fuel Stove, Chimney and Flue Installation

Agents Name
Agents Number

Blackfriars Insurance Brokers Ltd
UK 81172

New Business Premium

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IPT

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Section C Product Liability - £2,000,000

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Public and Products Liability Certificate

This certificate has been issued to provide a summary of the certificate holder's Public Liability insurance. For details of the insurance cover provided (including any endorsements applying) please refer to the insurance schedule and the policy booklet. Nothing contained hereon will amend the insurance cover provided.

Certificate No.: UK GLB 6563656

Name of Certificate holder:	Somesh De Swardt
Trading Name(s):	Happy Chimney Sweep
Business Description:	Chimney Sweeps, Solid Fuel Stove, Chimney and Flue Installation
Date of commencement of insurance:	8/11/2017
Date of expiry of insurance:	7/11/2018
Public Liability limit of liability:	£2,000,000
Products Liability limit of liability:	£2,000,000
Endorsements applying:	G10 - Contractors Conditions

Signed on behalf of the Insurers

Gary Humphreys
For Authorised Insurers

Name and address of issuing intermediary:

Blackfriars Insurance Brokers Ltd
6 Congleton Road
SANDBACH
Cheshire
CW11 1HN

Issuing intermediary's reference:

(if different from the Policy Number stated above)