

Business Insurance Schedule

Certificate Holder	Kuche UK Ltd
Business Description	Kitchen & bathroom design


High risk premises	None
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Certificate Number	MQBI293752XB	Certificate Version	1
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Period of Insurance	From	08 April 2015 00:00	To	07 April 2016 23:59
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Annual Premium	£253.65	Plus 6.0 % IPT	£15.22	£268.87
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Underwriters	Signed on behalf of QBE Insurance (Europe) Limited and AXA Insurance UK PLC
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In witness whereof this Certificate has been signed at the place stated and on the date specified by	
	Jason Stockwood, Simply Business 31 March 2015

Risk Address

The Premises	High Street Fowlmere Royston SG8 7SS
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including any site or premises where you undertake work in connection with the Business noted above

Property Damage Section

Property Insured

Item	Description	Sum Insured
1	Buildings	Not insured
2	Business and Computer Equipment included Fixtures and Fittings - UK Only	Not insured
3	Business and Computer Equipment - Outside UK	Not insured
4	Stock Including Customers Goods In Your Control	Not insured

Subsidence Included? No

Excesses

Description	Amount
Escape of water	£500
Subsidence (if included)	£1,000
Any other claim for damage to your:	
Buildings	£250
Business and Computer Equipment included Fixtures and Fittings - UK Only	£250
Business and Computer Equipment - Outside UK	£250
Stock Including Customers Goods In Your Control	£250

Business Interruption Section

Basis of Cover

Description	Sum Insured	Maximum Indemnity Period
Loss of Gross Revenue	Not insured	
Increase in Cost of Working	Not insured	

Terrorism Section

Cover included? No

Goods in Transit Section

Property Insured

Item	Description	Limit of Liability
1	Business and Computer Equipment - UK Only	Not insured
2	Business and Computer Equipment - Outside UK	Not insured
3	Stock Including Customers Goods In Your Control	Not insured
4	Your Tools	Not insured

Liability Section

Insurance Clause	Limit of Indemnity	
1: Employers' Liability	£10,000,000	Any One Claim
2: Public Liability	£1,000,000	Any One Claim
3: Products Liability	£1,000,000	Any One Period of Insurance

Excess

Description	Amount
Water damage to third party property	£500
Damage to third party property - Use of heat	Not insured
Any other claim for damage to third party property	£100

Professional Indemnity Section

Insurance Clause	Limit of Indemnity	
1: Professional Indemnity	£250,000	Any One Claim
2: Legal Defence Costs	£250,000	Any One Claim

Excess

Description	Amount
Each and every Claim	£250

Contract Works Plant and Tools Section

Estimated Maximum Contract Price	Not insured
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Property Insured

Item	Description	Sum Insured
1:	Works	Not insured
2:	Your Plant	Not insured
3:	Hired in Plant	Not insured
4:	Your Tools	Not insured

Excess

Description	Amount
Works	£500
Your plant	£500
Hired in plant	£500
Tools	£100

Endorsements

No endorsements apply to this policy.

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?	Architects & Engineers
What is your specific business / trade?	Kitchen & bathroom design
Do you have a secondary business activity / secondary trade?	No
How many years have you been running your own business in this industry?	Over 5 years
What is your business postcode?	SG8 7SS
Which of these categories best describes your business?	Limited company
What was your turnover for your last completed financial year?	£75,000 - £100,000

Cover options

Cover name	Cover provided
Public / Product Liability	£1,000,000
Professional Indemnity	£250,000
Building	Not required
Business / Office Equipment	Not required
Tools	Not required
Stock	Not required

About your employees

Question	Answer provided
How many directors do manual work for the business?	0
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)?	1
How many employees only do clerical work (excluding partners and directors)?	0
Do you use bona fide subcontractors?	Yes
How many bona fide subcontractors will be onsite at any one time?	1
What percentage of your turnover relates to payments to bona fide subcontractors?	25%

Specific business questions

Question	Answer provided
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
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
How much is your largest contract value?	Less than £250,000

Statements of fact

Question	Answer provided
Have any claims, whether insured or not, been made against you or the company during 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

This document is an outline of your cover. 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.

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.