



Business Policy Schedule

Policy reference	Type of schedule	Date of issue
AXBI870178XB	Renewal	13 January 2017

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
<p>Simply Business Sol House 29 St Katherines 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@cl-uk.com as soon as possible.</p>

Premium details	
Annual premium	£70.37
Plus 10.0 % Insurance Premium Tax	£7.04
Total premium	£77.41



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Policy details	
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Period of insurance	
From 22 January 2017	Until 21 January 2018
Underwriters	AXA Insurance UK plc.
Schedule version	1
Wording version	1

Insured details	
Name of insured	David Groves Trading as Groves Caricatures
Trade / Business activities	Cartoonist
Risk address	3 Chester Avenue, Worthing
Risk postcode	BN11 2EB



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Cover details: Liability	
Cover for	Covered up to
Section 1 - Public liability	£2,000,000
Section 2 - Employers liability	Not included

Cover details: Professional indemnity	
Cover for	Covered up to
Section 4 - Professional indemnity	Not included

Cover details: Buildings	
Cover for	Covered up to
Buildings	Not included
Subsidence	Not included



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Cover details: Business equipment	
Cover for	Covered up to
Section 3 - Business equipment, own plant and tools: Business equipment	Not included
Section 3 - Business equipment, own plant and tools: Business equipment outside UK	Not included

Cover details: Stock	
Cover for	Covered up to
Section 3 - Business equipment, own plant and tools: Stock in trade	Not included

Cover details: Tools	
Cover for	Covered up to
Section 3 - Business equipment, own plant and tools: Tools	Not included



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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
Section 3 - Business equipment, own plant and tools: Own plant	Not included

Cover details: Hired in plant	
Cover for	Covered up to
Hired in plant	Not included



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Cover details: Business interruption		
Cover for	Covered up to	Indemnity period
Loss of revenue	Not included	
Additional expenses	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.	
Section 1 - Public liability	Excesses
Bodily injury	No excess
Any other claims for damage to third party property	£250



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Endorsements

IA2015 - Insurance Act changes to policy conditions

INSURANCE ACT CHANGES TO POLICY CONDITIONS

With effect from your renewal date the insurance provided by this policy is subject to the following clauses which will override and replace any conditions in the policy to the contrary.

Reference in this endorsement to we/our/you means AXA Insurance UK plc.

Reference to you/yours means The Insured named in the schedule of the policy.

Application of Warranties

1. Any reference in the policy to the proposal form/statement of fact/ information provided, as being the basis of the contract is removed.
2. Any term which uses the word “warranty” or “warranted” wherever it may appear in your policy shall be construed as a suspensory condition. This means that we will have no liability under the policy to indemnify you after the term has been breached until the breach is remedied by you.

Conditions Precedent

We will not rely on breach of a condition precedent to decline a claim if that condition was designed to reduce a loss of a particular kind at a particular location and/or at a particular time and you are able to prove that non-compliance with the condition could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Fraudulent claims

If any fraud is committed by you in relation to a claim under the policy then we will not pay that claim. We also elect to treat the policy as terminated from the date of the fraudulent act, in which case premiums are non-refundable.

Fair presentation of risk condition

You have a duty to make a fair presentation of the risk which **you** wish to insure. 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 comply with this condition then

1 If the failure to make a fair presentation of the risk is deliberate or reckless **we** can elect to make **your policy** void and keep the premium. This means treating the **policy** as if it had not existed and that **we** will not return **your** premiums, or



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2 If the failure to make a fair presentation of the risk is not deliberate or reckless and **we** would not have provided cover had **you** made a fair presentation, then **we** can elect to make **your policy** void and return **your** premium or

3 If the failure to make a fair presentation of the risk is not deliberate or reckless and **we** would have issued cover on different terms had **you** made a fair presentation of the risk then **we** can:

a reduce proportionately any amount paid or payable in respect of a claim under **your policy** using the following formula. **We** will divide the premium actually charged by the premium which **we** would have charged had **you** made a fair presentation and calculate this as a percentage. The same percentage figure will be applied to the full amount of the claim to arrive at the proportion of the claim to be paid or payable; and/or

b treat **your policy** as if it had included the different terms (other than payment of the premium) that **we** would have imposed had **you** made a fair presentation.

4 Where **we** elect to apply one of the above then

a if **we** elect to make **your policy** void, this will be from the start of the policy, or the date of variation or from the date of renewal.

b **we** will apply the formula calculated by reference to the premium that would have been charged to claims from the start of the **policy**, or the date of variation or from the date of renewal

c **we** will treat the **policy** as having different terms imposed from the start of the policy, or the date of variation or from the date of renewal depending on when the failure to make a fair presentation occurs.

Sanctions laws

The Sanctions condition is also applied 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.

Endorsement

Sanctions condition

With effect from your renewal date the insurance provided by this policy is subject to the following clause.

Reference in this endorsement to *we/our/you/us* means AXA Insurance UK plc.

Reference to *you/yours* means The Insured named in the schedule of the policy.

With effect from your renewal date 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



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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 , or our parent, subsidiary or any AXA group member company, 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.



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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 business / trade?	Cartoonist
Do you have a secondary business activity / secondary trade?	No
How many years have you been running your own business in this industry?	4-5 years
What is your business postcode?	BN11 2EB
Which of these categories best describes your business?	Sole trader
What was your turnover for your last completed financial year?	£25,000 - £50,000



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Cover options	
Question	Answer provided
Public / Product Liability	£2,000,000
Legal Expenses	Not required
Building	Not required
Business / Office Equipment	Not required
Tools	Not required

About your employees	
Question	Answer provided
Do you have any employees (including labour only subcontractors)?	No

Specific business questions	
Question	Answer provided
Have you 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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Statements of fact	
Question	Answer provided
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, 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