

# Your policy

## InTraining Policy

### Important information

- This document contains the schedule and statement of fact which form part of your policy and is based on information provided to us.
- If any of the information is incorrect, we may change the terms and conditions, the premium or withdraw cover.

**Date of issue**

20.09.2021

**Policy number**

IT00262

**Policy wording version**

ACLD1138P-A

**Reason for issue**

New policy

### What you need to do next

- Please read the following documents carefully to check the details are correct and that the level of cover meets your needs:
  - Your 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 document safely with your policy wording.

### What's enclosed

- Your schedule
- Your statement of fact

### Your broker's details

Name	STP Risk Solutions
Agency number	0345398

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

**Business description** is your business activity or trade.

# Your schedule

## InTraining Policy

### Your Details

**The insured** The Hive Collaborative Ltd  
**Your address** Crosswinds Wern Road, Rhosesmor, Mold, CH7 6PL

**Business Description** Health & Safety, HR, and Occupational Health

### Your premium

Premium	£163.74
Insurance Premium Tax (IPT) at the current rate	£19.65
<b>Total amount payable</b>	<b>£183.39</b>

### Your period of insurance

Date this policy starts	22 <sup>nd</sup> September 2021
Date this policy expires	21 <sup>st</sup> September 2022
Next renewal date	22 <sup>nd</sup> September 2022

### Your policy covers

<b>Public liability section</b>	<b>Covered</b>
Limit of indemnity	£5,000,000
<b>Professional indemnity section</b>	<b>Covered</b>
Limit of indemnity	£1,000,000
Retroactive date	22.09.2021
<b>Employers liability section</b>	<b>Covered</b>
	£10,000,000
<b>Business equipment section</b>	<b>Not Covered</b>
<b>Hired in plant section</b>	<b>Not covered</b>
<b>Cancellation section</b>	<b>Not covered</b>

## Excesses that apply to your policy

The excesses below apply to your policy

Cover	Excess
Public liability (for loss or damage to property)	£250
Professional indemnity	£500
Business equipment	£100
Hired in plant	£500

## Endorsements that apply to this policy

### Disease exclusion

The following exclusion is added to the Business equipment section and Hired in plant section of **your policy** where shown as operative on **your** schedule.

### Disease Exclusion

1. Notwithstanding any provision to the contrary within this **policy** except for any cover provided under Public and products liability section, Professional indemnity section, Employers' liability section and Training course cancellation section this **policy** excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a **communicable disease** or the fear or threat (whether actual or perceived) of a **communicable disease** regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. Subject to the other terms, conditions and exclusions contained in this **policy**, these sections will cover physical damage to property insured and any **time element loss** directly resulting therefrom where such physical damage or **time element loss** is covered by the **policy** and is directly caused by or arising from any of the following perils: fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them or impact by any road vehicle or animal, storm, earthquake, **flood**, subsidence, landslip, landslide, riot, riot attending a strike, civil commotion, vandalism and malicious persons, theft, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation.

### Meanings of defined terms

**Communicable disease** means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

**Time element loss** means business interruption, contingent business interruption or any other consequential losses.

**Flood** means the escape of water from the normal confines of any natural or artificial water course, lake, reservoir, canal drain or dam. Inundation from the sea. Rain induced run off. Whether resulting from storm or otherwise.

## Your statement of fact

### Important information

- This document together with your schedule shows the information you have provided.
- You must make a fair presentation of the risk to us. This means that you should tell us any information that may influence us in the acceptance of this insurance and terms provided. This applies prior to the start of your policy, if any variation is required during the period of insurance and prior to renewal. If you do not do this and fail to advise us of any inaccuracies or omissions your policy may not protect you in the event of a claim.

### What you need to do next

- Please check this document carefully to make sure all details are correct.
- If any of the information in this document is incorrect, please tell your insurance adviser.
- Carefully read the Claims and Underwriting Exchange Register Information and the Data Protection Notice in this document.

You have provided information to us as follows:

### General details

Has any proposer, director or partner of the Trade or Business, or its Subsidiary Companies, ever either 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 No
- Been prosecuted, served prohibition or serves and improvement order under Health & Safety legislation in the last 6 years No
- Been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings No
- Had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed? No

### Additional details

- Do you use associates to carry our work on your behalf? Yes
- If yes, do you check their qualifications and level of experience? Yes
- In addition to training, do you carry out any consultancy work? Yes
- Have you ever worked or do you intend to work outside the UK? No
- Do you sell or supply products as part of your business? No
- Has any training course you have organised been cancelled or abandoned due to bad weather or any other cause? N/A

## Claims

You have not had any claims or incidents giving rise to a claim in the last 5 years

## Claims and Underwriting Exchange Register and Data Protection Notice

**This notice explains how AXA may use the information you have provided for this insurance.**

### **Data Protection Notice**

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy). If you do not have access to the internet please contact us and we will send you a printed copy.

### **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.