



## Your updated policy schedule

### Your business insurance

#### Important information about your policy

- This document shows the details we have used to provide your insurance cover. You should read this with your statement of fact and policy wording and check that the information is correct and that the level of cover meets your needs.
- If any of the information is incorrect we may change the terms and conditions, premium, or withdraw cover.
- You may cancel your policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your insurance needs. You can find full details on how the policy may be cancelled in the policy wording.
- If any of the information in this document is incorrect or you need to change any of the details, please call us immediately on 0330 159 1508.

#### Your contact details

<b>The insured</b>	Mojo Electrical Limited
<b>Correspondence address</b>	20 Cox Lane Chessington Surrey KT9 1DE

#### Your period of insurance

Policy change start date:	18/07/2018 00:00
Date your policy ends:	17/07/2019 23:59
Renewal date:	18/07/2019 00:00

#### Your premium

Total for this change premium refund due	£0.00
New annual premium	£623.01

All premiums shown are inclusive of insurance premium tax at the current rate.

**If you are paying by monthly Direct Debit**, we will contact you separately to confirm your payment details. The total amount you pay will increase because of a service charge.

## Your business details

**The insured** Mojo Electrical Limited  
**Your primary profession / occupation** Electrical contractor

**The insured and additional insureds** are the individuals, firms, companies or organisations legally entitled to receive the protection of the insurance policy in the event of a valid claim.

## Your insurance cover

### Public liability

cover		limit of indemnity	excess
Public liability	✓ covered	£5,000,000	£250

### Employers' liability

cover		limit of indemnity
Employers' liability	✓ covered	Limit of indemnity A £10,000,000
Employers' liability	✓ covered	Limit of indemnity B £5000000

### Own plant tools and equipment

cover		sum insured	excess
Own plant tools and equipment	✓ covered	£7,500	10% of each and every claim subject to a minimum of £100 and a maximum of £500
Stock in trade	✓ covered	£2500	10% of each and every claim subject to a minimum of £100 and a maximum of £500

The **sum insured** is the maximum we will pay in respect of any one claim for damage to the property insured. For more information please read your policy wording.

### Legal expenses


cover		claims limit	excess
Legal expenses	✓ covered	£100,000 any one claim	£250
Limit for all claims notified during the period of insurance	✓ covered	£1,000,000	

## Professional indemnity

cover		limit of indemnity	excess
Breach of professional duty and claim costs	✓ covered	£250,000	£500

## Endorsements that apply to this policy

The endorsement title determines which cover the endorsement is applicable to.

 **An endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

### Endorsement 503 - Burning or welding equipment exclusion

#### Cover section(s) this endorsement applies to:

Employers' Liability  
Own Plant  
Public Liability

#### What is not covered

We will not pay for any injury loss or damage arising out of the use of:

1. the use of electric burning or welding equipment
2. oxy-acetylene burning or welding equipment.

### Endorsement 614 - Alarm / security device failure exclusion

#### Cover section(s) this endorsement applies to:

Public Liability

#### What is not covered

We will not pay for legal liability in respect of loss of or damage to property arising out of the failure of any alarm system security system or security device sold supplied or maintained by you or which forms part of any work that you have completed to perform as intended or expected.