

## Small Business Insurance Schedule

<b>Certificate Holder</b>	Tyrone Brearley T/A Brearley Roofing
<b>Correspondance Address</b>	8 Royds Avenue Paddock Huddersfield HD3 4HB
<b>Postcode</b>	HD3 4HB
<b>Business Description</b>	Roofers including the application of heat

<b>Certificate Number</b>	GMTM223091XB	<b>Certificate Version</b>	1
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<b>Period of insurance</b>	<b>From</b>	09/01/2009 00:00	<b>To</b>	08/01/2010 23:59
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	<b>Premium</b>	£325.00	<b>Plus 5% IPT</b>	£16.25	£341.25
<b>Annual</b>	<b>Premium</b>	£325.00	<b>Plus 5% IPT</b>	£16.25	£341.25

<b>Underwriters</b>	Brit Insurance Holdings PLC
<b>In witness whereof this Certificate has been signed at the place stated and on the date specified by</b>	
	Tony Deacon, Xbridge Ltd 08/01/2009

### Risk Address

<b>The Premises</b>	8 Royds Avenue Paddock
<b>Postcode</b>	HD3 4HB
<b>Occupation details</b>	Roofers including the application of heat

### Endorsement Summary

Section	Description
Liability	LI005-Use of Heat Conditions £2500 excess
Liability	LI018-Property Damage Excess £1000

## Property Damage Section

### Property Insured

Item	Description	Sum Insured
1	Buildings	Not Insured
2	Stock, Contents and Computer Equipment	Not Insured

### Subsidence Included?

 Yes  No 

### Excesses

Description	Amount
Each and every loss other than below	£250
Subsidence (If Included)	£1,000

## Business Interruption Section

### Basis of Cover

Description	Sum Insured	Maximum Indemnity Period
Gross Profit	Not Insured	12 Months
<ul style="list-style-type: none"> <li>Increase in Cost of Working</li> <li>Auditors and Professional Accountants Charge</li> </ul>	Not Insured	12 Months
	Not Insured	12 Months

## Terrorism Section

### Cover Included?

 Yes  No 

## Goods in Transit Section

### Property Insured

Item	Description	Limit of Liability
1	Stock, Contents and Computer Equipment	Not Insured

### Excesses

Description	Amount
Each and every loss	£250

### Additional Security Provisions

1. Garage/Compound
2. Immobiliser
3. Additional Locks
4. Alarm/Immobiliser

### Liability Section

Insurance Clause	Limit of indemnity	
1: Employers Liability	Not Insured	Any one claim
2: Public Liability	£1,000,000	Any one claim
3: Products Liability	£1,000,000	Any one period of insurance

#### Excesses

Description	Amount
Third Party Property Damage	£250

### Professional Indemnity Section

Insurance Clause	Limit of indemnity	
1: Professional Indemnity	Not Insured	Any one claim
2: Costs	Not Insured	Any one claim

Retroactive Date		
	***Not known	Excluding known claims and/or circumstances

#### Excesses

Description	Amount
Each and every claim	£250

### Contract Works Section

Estimated Maximum Contract Price	
	Not Insured

#### Property Insured

Item	Description	Sum Insured
1	Works	Not Insured
2	Your Plant	Not Insured
3	Hired in Plant	Not Insured
4	Employees Tools (Number of Employees - 0)	Not Insured

#### Excesses

Description	Amount
Each and every loss	£500

**Free 24 hr Legal and Tax Helpline: Please call 0870 1648212**