



# Your renewal

## Important information

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- Unless specifically agreed, Your policy has been provided on the basis you and any subsidiary company are registered in Great Britain, Northern Ireland, the Channel Islands and Isle of Man. Should you require a quote to extend cover to include any overseas subsidiary company, please speak to your insurance adviser. If cover is available, consideration will be required to be given to the local tax and insurance regulatory requirements for those overseas subsidiaries and if necessary a local policy may be required. Your policy premium, terms and conditions may alter dependant on the information provided.

## What's enclosed

- Your statement of fact

## What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
  - The schedule
  - Your statement of fact
- We may have amended your terms and conditions so please carefully check the Endorsements and Excesses stated in this document.
- 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 schedule safely with your policy wording.

## Your broker's details

Name	ASCOTT INSURANCE BROKERS*(BN/ADV)
Agency number	7723283

# Your schedule

## Management Liability Insurance

### Your details

<b>The insured</b>	M&R Plumbing & Heating Ltd
<b>Correspondence address</b>	290 Chorley New Road Horwich Bolton Lancashire United Kingdom BL6 5NY

### Helpful information

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

### Your renewal premium

Premium	£ 343.08
Insurance Premium Tax (IPT) at the current rate	£ 41.16
<b>Total amount payable</b>	<b>£ 384.24</b>

### Your period of insurance

Date this policy starts	11 October 2020
Date this policy expires	10 October 2021
Next renewal date	11 October 2021

### Your business details

Type of company or organisation	Private Limited Company
Business sector	Plumbing And Heating Engineers
Turnover or Income	£ 500,000

► The **Business description** is the activities you are covered for

### Your covers

section		limit of liability	excess
Directors' and officers' or trustees liability	✓ covered	£250,000	Nil
Employment practices liability	✓ covered	£250,000	£5,000
Company/charity, clubs and associations legal liability	✓ covered	£250,000	£2,500
Employee Dishonesty	✓ covered	£100,000	£2,500
Telephone fraud	✓ covered	£10,000	£0
Third party fraud or forgery	✓ covered	£10,000	£0
Third party electronic funds transfer	✓ covered	£10,000	£0

► **Excess** is the first part of each and every claim including defence costs paid by you.

Date	Policy number
<b>04 September 2020</b>	<b>AC DIR 4265449</b>

## Endorsements that apply to your policy

Any words in bold print are defined terms. You can find more information about these in your policy wording.

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

### Employment Practice Liability Section Excess Removal (MLP 036)

Under the **Employment Practices Section** of your **Policy you** will not need to pay any **Excess** where you have sought and followed the advice of the Legal, Employment and Regulatory Helpline for any employment grievance, or dispute, disciplinary action or proposed dismissal, redundancy or any other matter that can cause an **Employment practice claim**.