

## Business Insurance Schedule


<b>Name of Insured</b>	Kenneth Varndell Trading Nationwide Property Renovations Ltd
<b>Correspondence Address</b>	Scarthing Moor Cottage Farm North Road Newark
<b>Postcode</b>	NG23 6TE
<b>Business Description</b>	Builder - private dwelling houses alteration & repair Property maintenance / handyman

<b>High Risk Premises</b>	None
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<b>Policy Number</b>	FIAV542330XB	<b>Policy Version</b>	2
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<b>Period of Insurance</b>	<b>From</b>	24/08/2012 00:00	<b>To</b>	23/08/2013 23:59
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<b>Annual</b>	<b>Premium</b>	£747.43	<b>Plus 6% IPT</b>	£44.85	£792.27
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<b>Underwriters</b>	Aviva Insurance Limited
<b>In witness whereof this Certificate has been signed at the place stated and on the date specified by</b>	 Jason Stockwood, Chief Executive Officer, Xbridge Ltd 03/09/2012

## Risk Address

<b>The Premises</b>	Scarthing Moor Cottage Farm North Road
<b>Postcode</b>	NG23 6TE
<b>including any site or premises where you undertake work in connection with the Business noted above</b>	

## Endorsement Summary

Section	Description
Liability	LI205 - Use of Heat - applicable to the Liability Section
Liability	LI207 - Building Contractors Scope of work

## Property Damage Section

### Property Insured

Item	Description	Sum Insured
1	Buildings	Not Insured
2	Business and Computer Equipment including Fixtures and Fittings - UK Only	Not Insured
3	Business and Computer Equipment - Outside UK	Not Insured
4	Stock Including Customers Goods In Your Control	Not Insured

### Additional Covers

Description	Included?
PD3.1 Day One (Non Adjustable)	Not Insured
PD3.2 Glass (Limit of Liability £ 10,000)	Not Insured
PD3.3 Subsidence	Not Insured

### 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
Loss of Gross Revenue	Not Insured	12 Months
Increase in Cost of Working	Not Insured	12 Months

### Terrorism Section

Cover Included?	Not Insured
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## Goods in Transit Section

### Property Insured

Item	Description	Limit of Liability
1	Business and Computer Equipment - UK Only	Not Insured
2	Business and Computer Equipment - Outside UK	Not Insured
3	Stock Including Customers Goods In Your Control	Not Insured
4	Your Tools	Not Insured

### Excess

Description	Amount
Each and every loss	£100 in respect of Tools increasing to £500 for all other claims

### Liability Section

Cover	Limit of indemnity	
Employers Liability	£10,000,000	Any one claim
Public Liability other than Pollution and Contamination	£5,000,000	Any one claim
Pollution and Contamination	£1,000,000	Any one period of insurance
Products Liability	£5,000,000	Any one period of insurance
Legal Expenses arising from Health & Safety Legislation	£250,000	Any one claim

### Excess

Description	Amount
Third Party Property Damage	£250
Third Party Property Damage - Use Of Heat	£2,500

### Contract Works Plant and Tools Section

<b>Maximum Contract Price</b>	Not Insured
<b>Duration of Contract</b>	Not Applicable

### Property Insured

Item	Description	Sum Insured
1	Works	Not Insured
2	Your Plant	Not Insured
3	Hired in Plant	Not Insured
4	Your Tools	Not Insured

### Excess

Description	Amount
Each and every loss	£100 in respect of Tools increasing to £500 for all other claims

### Professional Indemnity Section

Cover	Limit of Indemnity
Professional Indemnity	Not Insured
Costs	Not Insured

### Excess

Description	Amount
Each and every claim	£250