



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.

What's enclosed

- Your statement of fact
- Your policy wording

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:
 - The schedule
 - Your statement of fact
 - Your policy wording
- 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 | BRENTS OF BRNTWD LTD*(BN/ADV)(PRME PRTN) |
| Agency number | 7717702 |

Your schedule

Tradesmen Insurance

Your details

| | |
|-------------------------------|---|
| The insured | Mr Simon Flight Trading as Flight Decorating |
| Correspondence address | 5 Wetzlar Court Colchester Essex United Kingdom CO2 8YE |

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 | £68.92 |
| Insurance Premium Tax (IPT) at the current rate | £8.27 |
| Total amount payable | £77.19 |

Your period of insurance

| | |
|--------------------------|---------------|
| Date this policy starts | 12 April 2023 |
| Date this policy expires | 11 April 2024 |
| Next renewal date | 12 April 2024 |

Your business details

| | |
|---|---------|
| Estimated annual turnover | £20,000 |
| The total number of people working in the business (including all partners, principals and proprietors) | 1 |

► We are unable to accept insurance if your turnover exceeds £500,000 or the total number of people exceeds 8

Your business description

| | |
|-------------------|---------------------|
| Business activity | Painter & Decorator |
|-------------------|---------------------|

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

Your covers

| | |
|--|----------------------|
| Public liability | ✓ covered |
| Limit of indemnity | £2,000,000 |
| Personal accident | ✗ not covered |
| Employers' liability | ✗ not covered |
| Business tools, plant and equipment | ✗ not covered |
| Hired in plant | ✗ not covered |
| Contract works | ✗ not covered |

Legal expenses

* not covered

Excesses that apply to your policy

The excesses below apply to your policy.

| cover | excess |
|---|--------|
| Public liability (for loss or damage to property) | £250 |
| Business tools plant and equipment | £ 0 |
| Hired in plant | £ 0 |
| Contract works | £ 0 |

Excess is the first part of each and every claim paid by you

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.

503 - Burning or welding equipment exclusion

We will not cover any **bodily injury**, loss or damage arising out of the use of electric or oxy-acetylene, burning or welding equipment.

612 - Paint spraying exclusion

We will not cover legal liability under the Public liability section for loss of or damage to property arising out of the spraying of paint or surface coating materials externally to any building or structure.

CD1 Cyber and data exclusion

The defined term **Electronic data** attaching to the **Public liability section** of this **policy** is deleted.

The **Electronic data exclusion** attaching to the **Public liability section** of this **policy** is deleted and replaced by the following exclusion:

Cyber and data exclusion

We will not cover legal liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with

1. any **cyber act** or **cyber incident** including but not limited to any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident**
2. loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft, distortion, erasure, corruption or alteration of any **data**, including any amount pertaining to the value of such **data**
3. failure of electronic, electromechanical data processing or electronically controlled equipment or **data** to correctly recognise any given date or to process data or to operate properly due to failure to recognise any given date.

This exclusion shall not apply to claims

- a. for **bodily injury**
- b. for physical damage to material property
- c. under the **Data protection cover** of this section

directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **cyber act** or **cyber incident**.

Meanings of defined terms

For the purposes of this exclusion the following defined terms shall apply:

Computer system

Any computer, hardware, software, firmware, programmes, operating systems, communications systems, electronic device, server, cloud or microcontroller including any similar system and any associated input, output, data storage device, networking equipment or back up facility.

Cyber act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **computer system**.

Cyber incident

1. Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**
2. Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **computer system**.

Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**.