



# Your policy

## 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.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied, or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

## 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
- 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
Agency number	7723283

## What's enclosed

- Your statement of fact
- Policy wording

## Change of details?

Please contact your insurance adviser if any of these details need to be changed.

# 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 premium

Premium	£ 277.25
Insurance Premium Tax (IPT) at the current rate	£ 33.27
<b>Total amount payable</b>	<b>£ 310.52</b>

### Your period of insurance

Date this policy starts	18 July 2018
Date this policy expires	17 July 2019
Renewal date	18 July 2019

### 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	£2,500
Company/charity, clubs and associations legal liability	✓ covered	£250,000	£0
Crime	✓ covered	£10,000	£0
Legal pursuits cover	✓ covered	£25,000	£1,000

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

### 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**.