

Policy Schedule

This schedule shows your cover details and any applied endorsements and should be read in conjunction with the: Statement of Fact and Policy Booklet

Essential Tradesman

Date of Issue 01/04/2016
 Reason for Issue New Business
 Policy Number ess/0013234

Policy Effective Date	01/04/2016	Premium	£44.41
Policy Expiry Date	31/03/2017	Insurance Premium Tax	£4.22
		Towergate Underwriting Fee	£0.00
		Total Amount Due	£48.63

Your Details

Policyholder Bob Greaves Photography
 Correspondence / Main Address 1
 Ainsdale Drive
 Priorslee
 Telford
 Shropshire
 TF2 9QJ
 The Business Photography

Your Intermediary Details

Your Insurance
 Downsview House
 141-145 Station Street East
 Oxted
 Surrey
 RH8 0QE

Identity of Insurers

The insurer for this policy as referred to in General Policy Definition We/Us/Our are stated below

1. In respect of all Sections other than Legal Expenses Insurance Section

Ageas Insurance Limited 100%
 Financial Services Register Number 202842



Definitions

Ageas Insurance Limited

Plantation Place, 30 Fenchurch Street, London, EC3M 3BD Registered No. 01761561

2. In respect of the Legal Expenses Insurance Section

DAS Legal Expenses Insurance Company Limited,
FCA Number 202106

100%

Definitions

DAS Legal Expenses Insurance Company Limited.

DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

DETAILS OF COVER

POLICY COVERS

		Limit of Indemnity / Sum Insured
Section 1 - Public and Products Liability	Insured	£5,000,000
Section 2 - Employer's Liability	Not Insured	
Section 3 - Tools and Transit	Not Insured	
Section 4 - Contract Works and Plant	Not Insured	
Section 5- Legal Expenses		
Legal Expenses	Insured	£100,000

EXCESSES

	Amount
Section 1 - Public and Products Liability	
Third Party Property Damage	£250
Section 3 - Tools and Transit	
Computer equipment & mobile telephones	Not Applicable
All Other Losses	Not Applicable
Section 4 - Contract Works and Plant	Not Applicable

ENDORSEMENTS

Endorsements which apply to your policy

None

Endorsements which apply to Section 1 - Public and Products Liability Section

Photography

End029PROFESSIONAL RISKS EXCLUSION

End048PHOTOGRAPHERS EXCLUSION

End049VIDEOGRAPHERS EXCLUSION

End054EXCLUSION OF PHYSICAL MENTAL AND SEXUAL ABUSE

End056EXCLUDING USE OF HEAT

Endorsements which apply to Section 2 - Employers' Liability Section

Not Applicable

Endorsements which apply to Section 3 - Tools and Transit Section

Not Applicable

Endorsements which apply to Section 4 - Contract Works Section

Not Applicable

Full Endorsement Wordings

End029PROFESSIONAL RISKS EXCLUSION

The COMPANY will not be liable for any liability caused by or through or in connection with

(a) professional remedial or other advice or treatment given or administered by the INSURED or any person acting on behalf of the INSURED

(b) any failure to give advice or treatment

(c) any lack of professional skill

(d) libel slander or malicious falsehood

(e) infringement of copyright or patent or trademark

(f) plagiarism or passing off

End048PHOTOGRAPHERS EXCLUSION

The COMPANY will not be liable for any liability caused by or arising out of

(i) underwater or aerial photography

(ii) any photography in connection with any form of news reporting or media work

End049VIDEOGRAPHERS EXCLUSION

The COMPANY will not be liable for any liability caused by or arising out of underwater or aerial work

End054EXCLUSION OF PHYSICAL MENTAL AND SEXUAL ABUSE

The COMPANY will not be liable for any liability caused by or arising from any actual or alleged physical mental or sexual abuse

End056EXCLUDING USE OF HEAT

The COMPANY will not be liable for any liability caused by or arising from use away from the INSUREDS premises of

(a) hot air guns or blow lamps or blow torches or welding equipment or flame cutting equipment or

(b) any other application of heat in the course of carrying out the INSUREDS TRADE or BUSINESS