

Small Business Insurance Schedule

Certificate Holder	David Cummings TradingAs Cummings Roofing
Correspondance Address	122 main road kesgrave
Postcode	ip5 1bn
Business Description	Roofers including the application of heat

Certificate Number	GMTM194329XB	Certificate Version	1
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Period of insurance	From	14/08/2008 00:00	To	13/08/2009 23:59
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	Premium	£1,794.52	Plus 5% IPT	£89.73	£1,884.25
Annual	Premium	£1,794.52	Plus 5% IPT	£89.73	£1,884.25

Underwriters	Brit Insurance Holdings PLC
In witness whereof this Certificate has been signed at the place stated and on the date specified by	
	Tony Deacon, Xbridge Ltd 13/08/2008

Risk Address

The Premises	122 Main Road Kesgrave
Postcode	IP5 1BN
Occupation details	Roofers including the application of heat

Endorsement Summary

Section	Description
Liability	LI005-Use of Heat Conditions £2500 excess
Liability	LI018-Property Damage Excess £1000

Property Damage Section

Property Insured

Item	Description	Sum Insured
1	Buildings	Not Insured
2	Stock, Contents and Computer Equipment	Not Insured

Subsidence Included?

 Yes No

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
Gross Profit	Not Insured	12 Months
<ul style="list-style-type: none"> Increase in Cost of Working Auditors and Professional Accountants Charge 	Not Insured	12 Months
	Not Insured	12 Months

Terrorism Section

Cover Included?

 Yes No

Goods in Transit Section

Property Insured

Item	Description	Limit of Liability
1	Stock, Contents and Computer Equipment	Not Insured

Excesses

Description	Amount
Each and every loss	£250

Additional Security Provisions

1. Garage/Compound
2. Immobiliser
3. Additional Locks
4. Alarm/Immobiliser

Liability Section

Insurance Clause	Limit of indemnity	
1: Employers Liability	£10,000,000	Any one claim
2: Public Liability	£1,000,000	Any one claim
3: Products Liability	£1,000,000	Any one period of insurance

Excesses

Description	Amount
Third Party Property Damage	£250

Professional Indemnity Section

Insurance Clause	Limit of indemnity	
1: Professional Indemnity	Not Insured	Any one claim
2: Costs	Not Insured	Any one claim

Retroactive Date		
	***Not known	Excluding known claims and/or circumstances

Excesses

Description	Amount
Each and every claim	£250

Contract Works Section

Estimated Maximum Contract Price	
	Not Insured

Property Insured

Item	Description	Sum Insured
1	Works	Not Insured
2	Your Plant	Not Insured
3	Hired in Plant	Not Insured
4	Employees Tools (Number of Employees - 1)	Not Insured

Excesses

Description	Amount
Each and every loss	£500

Free 24 hr Legal and Tax Helpline: Please call 0870 1648212