GLEMHAM

Small Business Insurance Schedule

Certificate Holder	Jason Dixon t/a The Sound and Light Company
Correspondance Address	12 St. Bevans Road Halifax
Postcode	hx3 0rt
Business Description	Disc jockey

Certificate Number	GMTM248416XB	**Certificate Version**	1

Period of insurance	**From**	15/04/2009 00:00	**To**	14/04/2010 23:59

	Premium	£45.00	**Plus 5% IPT**	£2.25	£47.25
Annual	**Premium**	£45.00	**Plus 5% IPT**	£2.25	£47.25

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 14/04/2009

Risk Address

The Premises	12 St Bevans Road
	Skircoat Green
Postcode	hx3 0rt
including any site or premises where you undertake work in connection with the Business noted above	

Endorsement Summary

Section	Description
Liability	LI009-Event Organisation Exlcuded

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Property Damage Section

Property Insured

Item	Description	Sum Insured
1	Buildings	Not Insured
2	Contents and Computer Equipment- UK Only	Not Insured
3	Contents and Computer Equipment - Outside UK	Not Insured
4	Stock Including Customers Goods In Your Control	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
Loss of Gross Revenue	Not Insured	12 Months
• Increase in Cost of Working	Not Insured	12 Months
• Auditors and Professional Accountants Charge	Not Insured	12 Months

Terrorism Section

Cover Included? **Yes** ☐ **No** ☒

Goods in Transit Section

Property Insured

Item	Description	Limit of Liability
1	Contents and Computer Equipment- UK Only	Not Insured
2	Contents 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

Additional Security Provisions

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

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Liability Section

Insurance Clause	Limit of indemnity	
1: Employers Liabilty	Not Insured	Any one claim
2: Public Liabilty	£1,000,000	Any one claim
3: Products Liability	£1,000,000	Any one period of insurance

Excess

Description	Amount
Third Party Property Damage	£100

Professional Indemnity Section

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

Excess

Description	Amount
Each and every claim	£250

Contract Works Plant and Tools 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	Your Tools	Not Insured

Excess

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

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

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