



Business Policy Schedule

| Policy reference | Type of schedule | Date of issue |
|------------------|------------------|---------------|
| AXBI4460903XB | Renewal | 22 April 2026 |

This document is a summary of the insurance you've bought. It includes information you or anyone acting on your behalf provided before we agreed to insure you. This includes details of the cover given, cover limits, the excesses and any changes to the standard policy wording which are specific to your own circumstances.

Based on the information you've given us, this product meets the demands and needs of your business as you've described it. We need to ensure you have the right cover now and throughout your cover, so please tell us if anything changes. If you need to make a claim and any of the details you've given are incorrect, you may not be covered.

References to You or Your include anyone covered under this insurance (e.g family members and business partners).

You should always read this document together with the policy wording.

How to contact Simply Business

Simply Business
Northampton 900
900 Pavilion Drive
Northampton
NN4 7RG
UK

T: 0333 014 6683
F: 01604 824399
E: contact@simplybusiness.co.uk

To make a claim, please call 0333 207 0560 or email simplybusiness@uk.sedgwick.com as soon as possible.

If you need to make any changes to your policy, such as adding or removing employees or updating your address, please call 0333 014 6683 or email contact@simplybusiness.co.uk . You can also call us on this number to cancel your policy.



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| Premium details | |
|-----------------------------------|----------------|
| Annual premium | £101.67 |
| Plus 12.0 % Insurance Premium Tax | £12.20 |
| Total premium | £113.87 |

| Policy details | |
|---------------------------|----------------------------|
| Policy reference | AXBI4460903XB |
| Period of insurance | |
| From 27 April 2026 | Until 26 April 2027 |
| Underwriters | AXA Insurance UK plc. |
| Schedule version | 1 |
| Wording version | 1 |



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| Insured details | |
|-----------------------------|--------------------------------------|
| Name of insured | David Cliff trading as Mr Hot Dog |
| Trade / Business activities | Caterer - including mobile vans |
| Risk address | 44 The Old Village, Huntington, York |
| Risk postcode | YO32 9RB |

| Cover details: Liability | |
|---------------------------------|---------------|
| Cover for | Covered up to |
| Section 1 - Public liability | £5,000,000 |
| Section 2 - Employers liability | Not included |

| Cover details: Professional indemnity | |
|---------------------------------------|---------------|
| Cover for | Covered up to |
| Section 4 - Professional indemnity | Not included |



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| Cover details: Buildings | |
|--------------------------|---------------|
| Cover for | Covered up to |
| Buildings | Not included |
| Subsidence | Not included |

| Cover details: Business equipment | |
|--|---------------|
| Cover for | Covered up to |
| Section 3 - Business equipment, own plant and tools: Business equipment | Not included |
| Section 3 - Business equipment, own plant and tools: Business equipment outside UK | Not included |

| Cover details: Stock | |
|---|---------------|
| Cover for | Covered up to |
| Section 3 - Business equipment, own plant and tools: Stock in trade | Not included |



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| Cover details: Tools | |
|--|---------------|
| Cover for | Covered up to |
| Section 3 - Business equipment, own plant and tools: Tools | Not included |

| Cover details: Goods in transit | |
|---------------------------------|---------------|
| Cover for | Covered up to |
| Goods in Transit | Not included |

| Cover details: Contract works | |
|-------------------------------|---------------|
| Cover for | Covered up to |
| Contract works | Not included |

| Cover details: Own plant | |
|--|---------------|
| Cover for | Covered up to |
| Section 3 - Business equipment, own plant and tools: Own plant | Not included |



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Cover details: Hired in plant

| Cover for | Covered up to |
|----------------|---------------|
| Hired in plant | Not included |

Cover details: Business interruption

| Cover for | Covered up to | Indemnity period |
|---------------------|---------------|------------------|
| Loss of revenue | Not included | |
| Additional expenses | Not included | |

Cover details: Excesses

You will have to pay the first part of any claim. The amount you will have to pay is shown below.

| Section 1 - Public liability | Excesses |
|---|-----------|
| Bodily injury | No excess |
| Any other claims for damage to third party property | £250 |



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Endorsements

XB102 - Organisation of hospitality events exclusion

We will not cover legal liability under the Public liability and Employers liability sections arising out of the organisation of corporate hospitality or entertainment events.



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Statements of fact

Please review the facts shown below. You provided this information when requesting your insurance.

If any of these facts are not correct, you might find you're not covered if you have to make a claim.

References to "You" or "Your" include anyone involved in running the business. (e.g. family members and business partners).

| About your business | |
|--|---------------------------------|
| Question | Answer provided |
| What is your specific trade/profession? | Caterer - including mobile vans |
| Do you have a secondary trade/profession? | No |
| How many years experience do you have running a business in this industry? | Over 5 years |
| What is your business postcode? | YO32 9RB |
| Which of these categories best describes your business? | Sole trader |
| What was your turnover over the last 12 months? | £25,000 or less |



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| Cover options | |
|-------------------------------|--------------------------|
| Question | Answer provided |
| Public / product liability | £5,000,000 |
| Legal expenses | Not required |
| Excess protection | Don't include this cover |
| Personal accident | Don't include this cover |
| Hospitalisation cash plan | Don't include this cover |
| Illness and injury protection | Don't include this cover |
| Building | Don't include this cover |
| Business and office equipment | Don't include this cover |
| Stock | Don't include this cover |



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About your employees

| Question | Answer provided |
|--|-----------------|
| Do you have any employees? (including labour only subcontractors) | No |
| Do you use external specialist contractors? (bona fide subcontractors) | No |

Specific business questions

| Question | Answer provided |
|--|-----------------|
| Has your business done (or do you plan to do) any work for customers based outside the UK? | No |



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| Statements of fact | |
|---|-----------------|
| Question | Answer provided |
| Has anyone with a financial interest in the business, including you, your family, or any partner/principal/director, received a County Court Judgement (CCJ) regarding debt (either as an individual or in connection with a business)? | No |
| Have you made any claims (whether insured or not) or has anyone asked you for compensation in the last 5 years? | No |
| Are you aware of any circumstances over the last 5 years that could give rise to a claim being made against you or the company? | No |
| Does the company have any current or ongoing legal or contractual disputes? | No |
| Are there any ongoing legal disputes with current or former employees? | No |
| Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, had any insurance proposal declined, renewal refused or cover terminated for any reason? | No |
| Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, been declared bankrupt or been granted an Individual Voluntary Arrangement (IVA)? | No |
| Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, been a director of a company which went into liquidation? | No |
| Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, been convicted of any criminal offence other than a | No |



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| motoring offence or an offence that is now considered "spent" under the Rehabilitation of Offenders Act 1974? | | |