

### Professional combined insurance policy schedule

Policy reference	Type of schedule	Date of issue
CHGP2607068XB	Renewal	19 January 2021

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.

Please remember that your cover is based on the information that you've given us. 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 us 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  
Sol House  
29 St Katherine's Street  
Northampton  
NN1 2QZ  
UK

T: 0333 014 6683  
F: 01604 824399  
E: [contact@simplybusiness.co.uk](mailto:contact@simplybusiness.co.uk)

To make a claim, please call 0333 207 0560 or email [simplybusiness@cl-uk.com](mailto:simplybusiness@cl-uk.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](mailto:contact@simplybusiness.co.uk). You can also call us on this number to cancel your policy.



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<b>Premium details</b>	
Annual premium	£146.70
Plus 12.0 % Insurance Premium Tax	£17.60
<b>Total premium</b>	<b>£164.30</b>

<b>Policy details</b>	
Policy reference	CHGP2607068XB
<b>Period of insurance</b>	
<b>From</b> 27 January 2021	<b>Until</b> 26 January 2022
Underwriters	HDI Global Specialty SE and Great Lakes Insurance SE
Schedule version	1
Wording version	1



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<b>Insured details</b>	
Name of insured	PLATON FINANCIAL ADVISORY AND STRATEGY CONSULTING SERVICES LTD
Profession	Consultant - management & business
Risk address	First Floor, 22 Bloomsbury Street, London
Risk postcode	WC1B 3QJ
Annual turnover	£50,000
Years trading	1-2 years

<b>Cover details: Liability</b>	
<b>Cover for</b>	<b>Covered up to</b>
Public and Products Liability	£1,000,000
Employers' Liability	Not included



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<b>Cover details: Material damage</b>	
<b>Cover for</b>	<b>Covered up to</b>
Contents	Not included
Portable Business Equipment	Not included

<b>Cover details: Professional indemnity</b>	
<b>Cover for</b>	<b>Covered up to</b>
Professional Indemnity	£50,000



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<b>Cover details: Excesses</b>	
You will have to pay the first part of any claim. The amount you will have to pay is shown below.	
<b>Public and Products Liability</b>	<b>Excesses</b>
Water damage to third party property	£750
Bodily injury	No excess
Any other claims for damage to third party property	£500
<b>Professional Indemnity</b>	<b>Excesses</b>
All claims	£500



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## Endorsements

### SC2020a - Sanctions laws Endorsement

The Sanctions condition is also applied to **Your Policy** by the following **Endorsement**, which is incorporated into and forms part of the **Policy**. This has been introduced to all policies and relates to legal sanction, prohibition or restriction under United Nations resolutions.

#### Sanctions condition

The insurance provided by this Policy is subject to the following clause.

With immediate effect this contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of **Your Policy** that **We** will not provide cover, or pay any claim or provide any benefit under **Your Policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any trade or economic sanctions, or violate any laws or regulations of the United Kingdom, the European Union, the United States of America or any other territory.

Notwithstanding the above, **We** will not provide cover, or pay any claim or provide any benefit under **Your Policy** in respect of:

- a. physical assets located in;
- b. provision of cover in respect of any legal entity established in;

Or

- c. the provision of products or services to individuals or organisations domiciled in; Belarus, Crimea, Cuba, Democratic Republic of Congo, Iran, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Ukraine and Zimbabwe.



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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).

<b>About your business</b>	
<b>Question</b>	<b>Answer provided</b>
What type of business do you want to insure?	Consultant - management & business
What is your expected turnover in the next 12 months?	£50,000
How many years have you been operating your business for?	1-2 years
What is your business postcode?	WC1B 3QJ

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<b>Cover options</b>	
<b>Question</b>	<b>Answer provided</b>
Professional indemnity	£50,000
Public liability	£1,000,000
Employers' liability	Not required
Office equipment	Not required
Portable equipment	Not required
Legal expenses	Not required
Personal Accident	Don't include this cover

<b>Financial history</b>	
<b>Question</b>	<b>Answer provided</b>
You've never been made bankrupt or had a receiver or liquidator appointed, either as a business or a private individual.	I agree
You haven't had a court judgement regarding debt made about you, either as a business or a private individual.	I agree





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<b>Insurance history</b>	
<b>Question</b>	<b>Answer provided</b>
You've never had any request for insurance refused (including renewals) or had your insurance cover restricted or ended by your insurer.	I agree
You haven't been convicted of a criminal offence (other than those that are spent or a motoring offence).	I agree
In the last 5 years you've not had any claims made against you whether successful or not.	I agree
In the last 5 years you haven't been made aware of any actions or circumstances that could result in a claim against you (whether you were insured or not)	I agree
In the last 5 years, you haven't: <ul style="list-style-type: none"><li>• made any claims for lost, damaged or stolen business equipment or damage to your business premises</li><li>• had any events that you could have claimed for, but either chose not to, or didn't have insurance in place</li></ul>	I agree



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<b>Business activities</b>	
<b>Question</b>	<b>Answer provided</b>
You do not currently do, nor have you done in the past, any work involving: <ul style="list-style-type: none"><li>• Accountancy or tax advice</li><li>• Investments or financial services</li><li>• Mergers, acquisitions, insolvencies, liquidations or receiverships</li></ul>	I agree
You don't provide and have never provided legal advice, other than in relation to: <ul style="list-style-type: none"><li>• Employment law</li><li>• Health &amp; Safety law</li><li>• Immigration law</li></ul>	I agree
You do not currently work, nor have you worked in the past, outside the UK or EU, or signed contracts with clients that aren't governed by UK or EU law.	I agree