

Schedule for Your Self Employed Standard Policy

Produced on 21/08/2023

Your Renewal Schedule

The premium to renew this policy should be paid by the Effective date or within 15 days thereafter. The Schedule forms part of Your policy and replaces the previous Schedule(s).

Please keep The Schedule safe with Your policy.

Policyholder Details

The Policyholder	Mr Peter Riding
Contact address	7 Chervil Way Burghfield Common Reading Berkshire United Kingdom RG7 3YX
Your Business	Photography

Policy Details

Policy number	97SEP3317465
Effective date	30/09/2023
Expiry date	29/09/2024
Annual premium (excluding Insurance Premium Tax)	£ 55.59
Insurance Premium Tax	£ 6.67
Total Annual premium due	£ 62.26

Insurance Adviser Details

Your Insurance Adviser	BPS/TBO Services Limited t/a The Insurance Octopus No. 1 Dovecote Old Hall Road Sale M33 2GS
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Important (Material Circumstances)

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Contact Details for Claims and Help

Do You or Your employees use a Smartphone or Tablet Device?

Why not scan the QR Code and store Our contact details directly to Your device?



Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Legal and Tax Helpline 0845 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. This service, given in confidence, is included as part of your insurance policy.

Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day. This service is available during office hours with an answering service outside these times.

Counselling Service Helpline – 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Website – <https://avivabusinesslaw.farill.io/>

This service (provided by DAS Businesslaw and empowered by Farillio) is built specifically to help businesses manage a wide range of business and legal issues. You'll get access to:

- unlimited legal advice via the legal advice helpline
- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation

To register:

1. Visit <https://avivabusinesslaw.farill.io/>
 2. Enter the voucher code DASBAVI100 into the 'First time using Aviva Businesslaw?' box and click "Validate Voucher"
 3. Fill out your name, email address, and create a password
 4. Validate your email address by pressing the link in the confirmation email that you receive.
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Customer Obligations - Actions You Must Take

The following Customer Obligations are actions You must take before We are liable to pay a claim. Failure to take the required action can invalidate Your cover. Please read these carefully and take the required action to ensure Your cover remains in force.

Applicable to all Sections

Reasonable Precaution and Maintenance of Property

You must take reasonable precautions to prevent

- (1) Damage to Your Property Insured by maintaining Your Premises and equipment (including data and programs), in a satisfactory state of repair and in full working order, ensuring that plant and machinery comply with any Statutory Regulations
- (2) accident or injury to any person or Damage to their property by complying with all legal requirements and safety regulations.

Claims Procedure

You must tell us immediately or at least within 7 days of becoming aware of any incident which may result in a claim.

You must report to the police, as soon as reasonably possible, any damage arising from Theft, Arson, Malicious Damage, and within 7 days for Riot or Civil Commotion.

You must provide us with all information of the loss, liability, destruction, damage, accident or injury, including the amount of the claim, and any communication from 3rd parties.

You must not admit or deny fault or accept responsibility or make any payments, admit, deny, negotiate or settle any claim without our prior written consent.

You can with Our consent arrange for urgent repairs to be done immediately which are reasonable and necessary to secure the Property Insured.

You must allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute, at Our own expense and for Our own benefit, any claim for cover or compensation against any other person. You must give us all information assistance We require.

Endorsements

The following list of Endorsements detail any alterations We have made to the standard cover provided by Our Self Employed Standard policy and which apply specifically to Your Policy.

These changes can include, but are not limited to, changes in Excess, the removal or alteration of a specific cover, **and/or any further Customer Obligations which must be complied with to ensure Your cover remains in force**. Please read these carefully to ensure You understand Your cover and take the appropriate action where required. **Failure to take required action on a Customer Obligation can invalidate Your cover.**

Computers

Applicable to the Public and Products Liability Section

We will not provide cover in respect of

1. professional errors, omission or neglects
 2. data supplied
 3. Damage to data
 4. the data protection Act 1998 or any subsequent legislation.
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Photography & Videography

Applicable to the Public and Products Liability Section, and the Employers Liability Section (when Insured under this policy)

We will not provide cover in respect of any aerial or underwater filming, photography or videography.

Excess - Third Party Property Damage

Applicable to the Public and Products Liability Section

In respect of Damage to Property caused by

1. You
or
2. work carried out by You or on Your behalf

away from premises which You own, hire or rent, an Excess of £250 in respect of Compensation Costs and Expenses applies to each and every event unless the Damage is subject to a more specific Excess.

Any Endorsement(s) are subject otherwise to the terms and exceptions of the Policy.

Policy Items

Your Policy Wording details all of the covers available under Our Self Employed Standard Product, with the information below explaining the values relating to each of these specific cover items. Only the items applicable to the Sections You have selected are listed below.

For details of which Sections are covered or not covered under Your Policy, please refer to the page(s) following this section

MONEY AND ASSAULT SECTION

Money

- | | | |
|---|-----------------|----------|
| • in transit or in a bank night safe until removed by a bank official | (any one claim) | £1,000 |
| • at Your Premises while You or any Employee are working there | (any one claim) | £1,000 |
| • contained in a locked safe on Your Premises outside Business Hours | (any one claim) | £1,000 |
| • in Your home or the home of any Employee, partner or director | | £500 |
| • Money Item 1.2 | (any one claim) | £250,000 |
| • Money Item 1.3 | (any one claim) | £500 |
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Assault

- Please refer to Property Damage Cover item - Assault within Your Policy Wording for detail of incidents covered and compensation payable.
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PUBLIC AND PRODUCTS LIABILITY SECTION

Payment for Court Attendance

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|------------|-----------|------|
| • Director | (per day) | £500 |
| • Employee | (per day) | £250 |
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Data Protection	(total per period of insurance)	£1,000,000
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COMMERCIAL LEGAL PROTECTION SECTION

Please refer to Commercial Legal Protection within Your Policy Wording for detail of cover.

EMPLOYEES COVERED

Employee Type	Number of Employees
Partners, Principals, Proprietors and Directors:	1
Permanent Employees:	0
Temporary Employees:	0
MAXIMUM AT ANY ONE TIME	
Labour-only sub-contractors:	0
Bona Fide sub-contractors:	0
Total Number of Employees:	1

PROPERTY DAMAGE SECTION

Cover Not Selected

BUSINESS INTERRUPTION SECTION

Cover Not Selected

EMPLOYERS' LIABILITY SECTION

Cover Not Selected

PUBLIC AND PRODUCTS LIABILITY SECTION

Insured Item:	Cover Limit
Public and Products Liability	£1,000,000

COMMERCIAL LEGAL PROTECTION SECTION

Insured Item:	Cover Limit
Commercial Legal Protection	£ 500,000

PERSONAL ACCIDENT SECTION

Cover Not Selected

SECTION EXCESSES

<u>Section</u>	<u>Excess</u>
Public and Products Liability	
• Damage to Hired/Rented Premises	£250
• Third Party Property Damage	£250

Any other Excess/Excesses stated as applying in any Endorsements and/or Your Policy Wording.
