



## Your policy schedule

### Your business insurance

#### Important information about your policy

- This document shows the details we have used to provide your insurance cover. You should read this with your statement of fact and policy wording and check that the information is correct and that the level of cover meets your needs.
- If any of the information is incorrect we may change the terms and conditions, premium, or withdraw cover.
- You may cancel your policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your insurance needs. You can find full details on how the policy may be cancelled in the policy wording.
- If any of the information in this document is incorrect or you need to change any of the details, please call us immediately on 0330 159 1508.

#### Your contact details

<b>The insured</b>	TTS Training Services Ltd
<b>Correspondence address</b>	Basepoint Business Centre Rivermead Industrial Estate, Rivermead Drive Westlea Swindon SN5 7EX

#### Your period of insurance

Date your policy starts:	11/03/2018 00:00
Date your policy ends:	10/03/2019 23:59
Renewal date:	11/03/2019 00:00

#### Your premium

Total premium payable	£634.93
This is inclusive of Insurance Premium Tax at the current rate.	

**If you are paying by monthly Direct Debit**, we will contact you separately to confirm your payment details. The total amount you pay will increase because of a service charge.

## Your business details

**The insured** TTS Training Services Ltd  
**Your primary profession / occupation** Training consultancy

**The insured and additional insureds** are the individuals, firms, companies or organisations legally entitled to receive the protection of the insurance policy in the event of a valid claim.

## Your insurance cover

### Professional indemnity

#### Date from when previous work is covered

Previous work date 01/08/2008

cover		limit of indemnity	excess
Breach of professional duty and claim costs	✓ covered	£2,000,000	£750
Breach of confidentiality	✗ not covered	This cover is not included in your policy	
Loss of documents	✗ not covered	This cover is not included in your policy	
Infringement of copyright	✗ not covered	This cover is not included in your policy	
Defamation	✗ not covered	This cover is not included in your policy	
Bodily injury arising from breach of professional duty	✗ not covered	This cover is not included in your policy	
Dishonesty of employees	✗ not covered	This cover is not included in your policy	
Court attendance costs	✓ covered	£200	Nil

**Previous work date** is the date from when work you have done is covered. This applies to the Professional Indemnity section of your insurance cover. In the event of a claim, only work you have done on or after this date will be covered.

**The limit of indemnity** is the maximum we will pay in respect of any one claim against you. For more information, please read your policy wording.

**The excess** is the amount that you are required to pay in the event of a claim.

### Public liability

cover		limit of indemnity	excess
Public liability	✓ covered	£5,000,000	£100

### Employers' liability

cover		limit of indemnity
Employers' liability	✓ covered	Limit of indemnity A £10,000,000
Employers' liability	✓ covered	Limit of indemnity B £5000000

## Business equipment

cover	sum insured	excess
Business equipment ✓ covered	£5,000	10% of each and every claim subject to a minimum of £100 and a maximum of £500

The **sum insured** is the maximum we will pay in respect of any one claim for damage to the property insured. For more information please read your policy wording.

## Endorsements that apply to this policy

The endorsement title determines which cover the endorsement is applicable to.

An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

### Endorsement 8 - Hazardous locations exclusion

#### Cover section(s) this endorsement applies to:

Business Equipment  
Employers' Liability  
Public Liability

#### What is not covered

We will not pay for any injury loss damage or claim arising out of work in connection with:

1. nuclear oil gas chemical or petrochemical industries
2. mining tunnels bridges or major civil engineering projects
3. basement conversions
4. railways marine or aviation
5. offshore

### Endorsement 108 - Manual / physical training exclusion

#### Cover section(s) this endorsement applies to:

Employers' Liability  
Public Liability

#### What is not covered

We will not pay for legal liability arising out of any contract you undertake to provide training in any environment other than within an office lecture room or similar facility for training of a sedentary nature.