



Date of this letter

11 March 2023

Policy number

550002646

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

The insured	TTS Training Services Ltd
Correspondence address	TTS Stratton park road Wanborough Road Swindon SN3 4HG

Your period of insurance

Date your policy starts:	11/03/2023 00:00
Date your policy ends:	10/03/2024 23:59
Renewal date:	11/03/2024 00:00

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 business details

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

We are unable to accept insurance if your turnover exceeds £1,000,000 or the total number of people exceeds 8.

Your premium

Total premium payable

£393.23
annual payment

This is inclusive of Insurance Premium Tax at the current rate.

A breakdown of the premium for your insurance cover(s):

cover	premium
Public liability	£101.72
Employers liability	£80.18
Professional indemnity	£178.12
Legal expenses	£33.21

Your insurance cover

Professional indemnity

Date from when previous work is covered

Previous work date 01/08/2008


cover		limit of indemnity	excess
Professional indemnity	✓ covered	£500,000	£1,000


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

 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.

 **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.

Legal expenses

cover		claims limit	excess
Legal expenses	✓ covered	£100,000 any one claim	£250
Limit for all claims notified during the period of insurance	✓ covered	£1,000,000	

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:

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.