

Mr Garry Wigham Trading as G.N.G. Handyman
8 Bonnar Court
Hebburn
Newcastle Upon Tyne
Tyne And Wear
NE31 2YN

Client Ref: WIGX097TR1
Date: 05 June 2018

Dear Garry Wigham,

Tradesman Saver Insurance Policy No: WIGX097TR1

Thank you for choosing Tradesman Saver.

We confirm receipt of the premium for this policy and enclose your policy schedule and certificates.

We would strongly recommend that you read through your policy documentation, checking that all your details are correct. Should you need to make any changes, please let us know.


We also draw your attention to the policy Terms and Conditions shown in the policy booklet and schedule.

If you have any queries at all, please do not hesitate to contact us and we will be happy to help.

Yours sincerely,



Customer Services

 **Tradesman Saver**
Henry Seymour & Co (Barkdene Ltd)
Seymour House, 223 Wickham Road, Croydon, Surrey CR0 8TG
Tel. 020 8655 0444 **Email.** customerservice@tradesmansaver.co.uk **www.tradesmansaver.co.uk**

Henry Seymour & Co are authorised and regulated by the Financial Conduct Authority | Registered in England No. 1842617 **Insurance Brokers**

Tradesman Saver New Business Quotation Statement of Fact

Name: Mr Garry Wigham Trading as G.N.G. Handyman
Address: 8 Bonnar Court, Hebburn, Newcastle Upon Tyne, Tyne And Wear
Postcode: NE31 2YN
Business: Handyman (Property maintenance only)
Years Established: Less than 1 year

Quote Ref: WIGX097TR1 **Quote Expiry Date:** 05 July 2018
Effective Date: 05 June 2018
Date of Issue: 05 June 2018
Total First Premium: £61.60
Includes: IPT £6.60

We are keen to work in partnership with You and avoid any misunderstandings.
This statement of fact is based on the information provided by Tradesman Saver, which is shown on the following pages.

Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk when you first take out this policy and also whenever you renew it or ask us to change your cover. You should ensure that any information you have provided to us and the content of any application form, declaration and / or statement of fact is accurate and complete. If you do not comply with your duty to make a fair presentation of the risk, your policy may not be valid or the policy may not cover you fully or at all.

If you fail to make a fair presentation of the risk including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible we may avoid this policy and refuse all claims where:

- (a) such failure was deliberate or reckless; or
- (b) we would not have entered into this policy on any terms had you made a fair presentation of the risk.

You must also tell us about any facts or changes which affect your insurance and which have occurred either since the policy started or since the last renewal date.

If you are not sure whether certain facts are relevant please ask Tradesman Saver.

You must check all the information contained within this document immediately and tell us if any details are incorrect. You should keep a written record (including copies of letters) of any information you give us or your Tradesman Saver.

A Key Facts Summary and a copy of the Policy Wording are available from Tradesman Saver upon request.

Tradesman Saver New Business Quotation Statement of Fact

Your agent is : Henry Seymour & Co. **Agency No:** 13092

Address: 223 Wickham Road
Croydon
Surrey

Postcode: CR0 8TG

Telephone Number: 020 8655 0444

Email Address: customerservice@tradesmansaver.co.uk

Declaration

Do you comply with the following acceptance criteria? **Yes**

No proposer, director or partner of the business or practice has any convictions, criminal offences or prosecutions pending other than motor offences.

No proposer, director, beneficiary or partner of the business or practice has ever been declared bankrupt/insolvent, or the subject of bankruptcy proceedings.

No individual, proposer, director or partner of the business or practice has ever had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed other than where the insurer ceased trading or no longer supports the product.

You have not had any prosecution or summons under Health and Safety Legislation within the last 5 years.

You are based and trading from within Great Britain, Channel Islands or The Isle of Man.

You do not undertake work in or on blast furnaces, chimney or well shafts, viaducts, bridges, mines, refineries, off shire installations, power stations, dams, tunnels, airports or aerodromes, docks, wharves, piers, harbours, railways, motorways, ships, aircraft, towers or steeples.

You do not work in or on any building used for the manufacture, processing or bulk storage for wholesale purposes of any gas, chemical, explosive, oil or petroleum based products.

You do not undertake pile driving, quarrying, the use storage or possession of explosives, water diversion or work underwater, fuel gas or mineral exploration or extraction.

You do not undertake work involving the discharge of fumes, effluent or anything of a noxious nature.

Where legally required You have a written Health and Safety Policy and an appointed representative responsible for risk assessments, recording of accidents, providing induction training and where necessary providing protective equipment.

Payments to Bona Fide Sub-Contractors do not exceed 25% of annual turnover

Additional Information Relating to Employers' Liability

Have you been allocated an Employer Reference Number by HM Revenue And Customs? **No**

If Yes what is your Employer Reference Number **Not Applicable**

Do you have any Subsidiary companies that will be covered by the Employers Liability section of this policy **No**

Tradesman Saver New Business Quotation Statement of Fact

Claims information

Have you had a claim in the last 5 years? **No**

Legal Liabilities Section

Third Party Property Damage Excess £300
Damage to underground services Excess £1,000
Financial Loss Excess £2,500 or the first 10% (whichever is greater)

Cover	Indemnity Limit
Public / Products Liability	£1,000,000
Do you use heat?	No
Employers Liability	Not Insured
Number of employees (manual only)	0
Number of employees (clerical only)	0
Number of principals / partners	1
Do you have temporary employees?	No
Do you use power driven woodworking machinery?	No
Working Partners Extension	Not Operative
Financial Loss	£10,000
Professional Indemnity	Not Insured

Business Contents

Excess £100

Not Insured

Tradesman Saver
New Business Quotation Statement of Fact

<p>Contractors All Risks Section</p>

Section Excess £250
Theft/Malicious Damage Excess £500
Not Insured

Tradesman Saver
New Business Quotation Statement of Fact

Business Legal Expenses Section
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Cover	Sum Insured
Legal Expenses Essential	£250,000

Included within the cover

- Employment Disputes
- Employment Compensation Awards
- Tax Protection
- Property Disputes
- Compliance and Regulation
- Employees' Extra Protection
- Legal & Tax Advice
- Counselling Helpline

**Tradesman Saver
New Business Quotation Statement of Fact**

<p>Policy Endorsement</p>

In respect of your Handyman (Property maintenance only) business We will not indemnify You against legal liability in respect of

Work other than on

- i) private dwelling houses
- ii) shops
- iii) offices
- iv) hotels
- v) public houses and restaurants
- vi) guest houses
- vii) schools and colleges
- viii) residential, retirement or nursing homes
- ix) single storey commercial properties

not exceeding 10 metres in height in respect of external work.

Tradesman Saver New Business Quotation Statement of Fact

Territorial Limits

It is understood and agreed that under the Legal Liabilities Section the Territorial Limits Definition shall be deleted and re-stated as follows

1. Anywhere within Great Britain Northern Ireland the Isle of Man or the Channel Islands other than Offshore
2. Elsewhere in the world (other than the United States of America or Canada or Offshore) for temporary visits of no more than 14 consecutive days by manual employees in connection with the Business undertaken by You or any of Your directors or Employees normally resident in (1) above
3. Elsewhere in the world in respect of any Product Supplied (other than those to Your knowledge sold supplied erected repaired altered treated or installed by You in or for delivery or use in the United States of America or Canada)

Financial Loss Extension

Public Liability Sub-Section and Products Liability Sub-Section are extended to indemnify You against legal liability for Compensation and Costs and Expenses in respect of any claim for financial loss first made against You during the Period of Insurance.

Provided that Our liability in respect of all claims made against You during any one Period of Insurance including Costs and Expenses shall not exceed the limit stated in the Schedule

Subject otherwise to the terms Exceptions and Conditions of this Policy.

For the purpose of this extension Financial loss means

1. a pecuniary loss cost or expense incurred other than by You or any Employee of Yours as a result of work carried out by or on Your behalf in connection with the Business (applicable to Public liability Sub-Section only).
2. a pecuniary loss, cost or expense incurred other than by You or any Employee of Yours in connection with goods manufactured, sold or supplied (including any containers), repaired, renovated, serviced, altered, erected, installed or treated by You or any Employee of Yours in or from Great Britain, Northern Ireland, the Isle of Man or the Channel Islands in connection with the Business (applicable to Products Liability Sub-Section only).

Tradesman Saver

New Business Quotation Statement of Fact

Exceptions

The indemnity provided by this extension shall not apply to:

1. financial loss resulting from Bodily Injury, loss or damage to property or obstruction, trespass nuisance or interference with any easement of air, light, water or way.
2. liability for penalty sums fines liquidated damages or payments due under any statutory regulation or by-law.
3. liability which attaches to You by reason of an express term of contract unless liability would have attached to You in the absence of such term.
4. liability caused by or arising from actual or alleged breach of duty breach of trust breach of contract neglect misstatement misleading statement or other act of fraud or dishonesty done or wrongfully attempted by You or any director or officer of Yours in his/her capacity as such.
5. liability resulting from libel slander deceit injurious falsehood or infringement of plans copyright patent trade name trade mark or registered design.
6. liability arising from the non-performance, non-completion or delay in completion of any contract or agreement.
7. the cost of removal repair recovery alteration replacement demolition breaking out dismantling making good or recall of any materials goods or other property supplied installed or erected by You or on Your behalf.
8. liability arising from advice treatment design formula or specification provided by or on Your behalf for a fee or in circumstances where a fee would normally be charged.
9. claims arising out of the conscious or intentional disregard by You or the technical or administrative management of Your need to take all reasonable steps to prevent such financial loss.
10. claims which arise out of any circumstances notified to previous insurers or circumstances known to You at the inception of this extension which may give rise to a claim for financial loss.
11. the first £2,500 or the first 10% of each and every claim (whichever is the greater) which shall be retained by You as Your own liability and is uninsured.
12. any financial loss occurring or committed prior to the commencement date of this Policy

Special provision

If during the currency of this Policy You become aware of any circumstances which may be likely to give rise to a claim falling under this extension and You give written notice to Us of such circumstances during the Period of Insurance any claim which may subsequently be made against You arising out of the circumstances of which notification has been given shall be deemed to be a claim arising during the period of this Policy whenever such claim may actually be made.

Tradesman Saver New Business Quotation Statement of Fact

Complaints Procedure

If you have any enquiry or complaint arising from your Policy please contact Tradesman Saver (Henry Seymour & Co.) who arranged the Policy for you or Covéa Insurance at the address below quoting the Policy number in all cases

If you have a complaint arising from Your Policy please contact
Customer Relations, Covéa Insurance,
Norman Place, Reading,
Berkshire, RG1 8DA.
Telephone: 0330 221 0444
Website: www.coveainsurance.co.uk
Email: customer.relations-rdg@coveainsurance.co.uk

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their details are:

Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London E14 9SR
www.financial-ombudsman.org.uk
Telephone: 0800 023 4567 / 0300 123 9 123
Fax: 020 7964 1001
Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services

Following the complaints procedure does not affect Your rights to take legal proceedings

Financial Services Compensation Scheme

Covéa Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the FSCS at www.fscs.org.uk

Their telephone number is 0800 678 1100 or 020 7741 4100

Tradesman Saver New Business Quotation Statement of Fact

How We Use Your Information

The personal information, provided by you, is collected by or on behalf of Covea Insurance plc and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and for research, or statistical purposes.

We may also share your information with reinsurers and regulators, as required by law.

From time to time we may need to undertake some of the processing of your data in countries outside of the European Economic Area, and in such cases we will ensure that there is an agreement in place which gives equivalent assurances as found in the Data Protection Act 1998.

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you.

We will collect sensitive information when dealing with your policy; we will however only collect information that is relevant to your policy, its administration or claims handling.

Your personal information will be kept secure at all times.

Fraud Prevention and Detection

In order to prevent or detect fraud we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes. We may also conduct credit reference checks in certain circumstances. You can find out further details explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating by contacting us.

Disclosure of Other People's Personal Information

You should show this notice to anyone whose personal information you provide to us. You must ensure that any such information you supply relating to anyone else is accurate and that you have obtained their consent to the use of their data for the purposes set out above.

Tradesman Saver New Business Quotation Statement of Fact

Your Rights

Under the Data Protection Act 1998 you have the right of access to the personal information held about you by Covea Insurance plc. You can exercise this right by contacting us. We will make a charge of £10 for dealing with these requests.

You have the right to request that we correct any inaccuracies in the personal information we hold about you. Please contact your broker, or Covea Insurance plc, if your personal information needs updating.

Consent

By providing us with information, you also provide us with your consent and that of any other person whose information you provide, to the personal information being used for the purposes set out above.

How to Contact Us

Please visit www.coveainsurance.co.uk/dataprotection if you would like some more detailed information on how we share your personal information.

If you have any concerns about our use of your information please write to Customer Relations, Covea Insurance plc, Norman Place, Reading, RG1 8DA. Telephone: 0330 221 0444. If you contact us by telephone your call may be recorded for training and evidential purposes.

Choice of Law

The parties to an insurance contract are free to choose the law that will apply. Unless we agree in writing with you otherwise, this insurance shall be subject to the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where you have your principal place of business. If there is any dispute, the law of England and Wales shall apply.

Registration and Regulatory Information

This insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Tradesman Saver New Business Quotation Statement of Fact

How to make a claim

To make a claim follow the instructions provided in the General Conditions - Claims Procedure and Requirements

To register a claim You should first contact Tradesman Saver (Henry Seymour and Co) on 0208 655 0444

You may also contact the Covea Insurance Commercial Care who will manage all aspects of the claim for you from the time it is reported.

- Dedicated telephone number - 0330 024 2266
- Dedicated fax number - 0330 024 2623
- By E-mail - newcommercialclaims@coveainsurance.co.uk
- In writing - Covéa Insurance Commercial Care Line, Norman Place, Reading RG1 8DA

Covéa Insurance Commercial Care Line is a service available to customers 24 hours a day, 365 days a year. Staff trained in managing commercial claims will:

- Take details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Take control of the management of your claim from start to finish and arrange replacement of goods lost or stolen using the latest product information.

Our aim is to bring your claim to a speedy and satisfactory conclusion.

How to make a legal expenses claim

Please contact ARAG in the event that you need to make a claim including if you are considering carrying out a redundancy

Claims telephone number: 0117 917 1698 or report on line at www.arag.co.uk/newclaims

Under no circumstances should you instruct your own lawyer or accountant as ARAG will not pay the costs incurred and it could invalidate your cover.

Tradesman Saver New Business Policy Schedule

Policyholder: Mr Garry Wigham Trading as G.N.G. Handyman
Address: 8 Bonnar Court , Hebburn , Newcastle Upon Tyne , Tyne And Wear
Postcode: NE31 2YN
Business: Handyman (Property maintenance only)

Policy Number:	WIGX097TR1	Client Ref:	WIGX097TR1
Effective Date:	05 June 2018	Expiry Date:	04 June 2019
Date of Issue:	05 June 2018	Renewal Date:	05 June 2019
First Annual Premium:	£61.60		
Includes: IPT	£6.60		

Your agent is:	Henry Seymour & Co.	Agency No:	13092
Address:	223 Wickham Road Croydon Surrey		
Postcode:	CR0 8TG		
Telephone Number:	020 8655 0444		
Email Address:	customerservice@tradesmansaver.co.uk		

**Tradesman Saver
New Business Policy Schedule**

Legal Liabilities Section

Third Party Property Damage Excess £300
Damage to underground services Excess £1,000
Financial Loss Excess £2,500 or the first 10% (whichever is greater)

Cover	Indemnity Limit
Public / Products Liability	£1,000,000
Employers Liability	Not Insured
Working Partners Extension	Not Operative
Financial Loss	£10,000
Professional Indemnity	Not Insured

Business Contents

Excess £100

Not Insured

**Tradesman Saver
New Business Policy Schedule**

Contractors All Risks Section

Section Excess £250
Theft/Malicious Damage Excess £500
Not Insured

Tradesman Saver New Business Policy Schedule

Business Legal Expenses Section
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Cover

Legal Expenses Essential

Sum Insured

£250,000

Included within the cover

- Employment Disputes
- Employment Compensation Awards
- Tax Protection
- Property Disputes
- Compliance and Regulation
- Employees' Extra Protection
- Legal & Tax Advice
- Counselling Helpline

Register at www.arag.co.uk/docs with promotional code **X1232K169654**

**Tradesman Saver
New Business Policy Schedule**

<p>Policy Endorsement</p>

In respect of your Handyman (Property maintenance only) business We will not indemnify You against legal liability in respect of

Work other than on

- i) private dwelling houses
- ii) shops
- iii) offices
- iv) hotels
- v) public houses and restaurants
- vi) guest houses
- vii) schools and colleges
- viii) residential, retirement or nursing homes
- ix) single storey commercial properties

not exceeding 10 metres in height in respect of external work.

Tradesman Saver New Business Policy Schedule

Territorial Limits

It is understood and agreed that under the Legal Liabilities Section the Territorial Limits Definition shall be deleted and re-stated as follows

1. Anywhere within Great Britain Northern Ireland the Isle of Man or the Channel Islands other than Offshore
2. Elsewhere in the world (other than the United States of America or Canada or Offshore) for temporary visits of no more than 14 consecutive days by manual employees in connection with the Business undertaken by You or any of Your directors or Employees normally resident in (1) above
3. Elsewhere in the world in respect of any Product Supplied (other than those to Your knowledge sold supplied erected repaired altered treated or installed by You in or for delivery or use in the United States of America or Canada)

Financial Loss Extension

Public Liability Sub-Section and Products Liability Sub-Section are extended to indemnify You against legal liability for Compensation and Costs and Expenses in respect of any claim for financial loss first made against You during the Period of Insurance.

Provided that Our liability in respect of all claims made against You during any one Period of Insurance including Costs and Expenses shall not exceed the limit stated in the Schedule

Subject otherwise to the terms Exceptions and Conditions of this Policy.

For the purpose of this extension Financial loss means

1. a pecuniary loss cost or expense incurred other than by You or any Employee of Yours as a result of work carried out by or on Your behalf in connection with the Business (applicable to Public liability Sub-Section only).
2. a pecuniary loss, cost or expense incurred other than by You or any Employee of Yours in connection with goods manufactured, sold or supplied (including any containers), repaired, renovated, serviced, altered, erected, installed or treated by You or any Employee of Yours in or from Great Britain, Northern Ireland, the Isle of Man or the Channel Islands in connection with the Business (applicable to Products Liability Sub-Section only).

Tradesman Saver New Business Policy Schedule

Exceptions

The indemnity provided by this extension shall not apply to:

1. financial loss resulting from Bodily Injury, loss or damage to property or obstruction, trespass nuisance or interference with any easement of air, light, water or way.
2. liability for penalty sums fines liquidated damages or payments due under any statutory regulation or by-law.
3. liability which attaches to You by reason of an express term of contract unless liability would have attached to You in the absence of such term.
4. liability caused by or arising from actual or alleged breach of duty breach of trust breach of contract neglect misstatement misleading statement or other act of fraud or dishonesty done or wrongfully attempted by You or any director or officer of Yours in his/her capacity as such.
5. liability resulting from libel slander deceit injurious falsehood or infringement of plans copyright patent trade name trade mark or registered design.
6. liability arising from the non-performance, non-completion or delay in completion of any contract or agreement.
7. the cost of removal repair recovery alteration replacement demolition breaking out dismantling making good or recall of any materials goods or other property supplied installed or erected by You or on Your behalf.
8. liability arising from advice treatment design formula or specification provided by or on Your behalf for a fee or in circumstances where a fee would normally be charged.
9. claims arising out of the conscious or intentional disregard by You or the technical or administrative management of Your need to take all reasonable steps to prevent such financial loss.
10. claims which arise out of any circumstances notified to previous insurers or circumstances known to You at the inception of this extension which may give rise to a claim for financial loss.
11. the first £2,500 or the first 10% of each and every claim (whichever is the greater) which shall be retained by You as Your own liability and is uninsured.
12. any financial loss occurring or committed prior to the commencement date of this Policy

Special provision

If during the currency of this Policy You become aware of any circumstances which may be likely to give rise to a claim falling under this extension and You give written notice to Us of such circumstances during the Period of Insurance any claim which may subsequently be made against You arising out of the circumstances of which notification has been given shall be deemed to be a claim arising during the period of this Policy whenever such claim may actually be made.

Tradesman Saver New Business Policy Schedule

Complaints Procedure

If you have any enquiry or complaint arising from your Policy please contact Tradesman Saver (Henry Seymour & Co.) who arranged the Policy for you or Covéa Insurance at the address below quoting the Policy number in all cases

If you have a complaint arising from Your Policy please contact
Customer Relations, Covéa Insurance,
Norman Place, Reading,
Berkshire, RG1 8DA.
Telephone: 0330 221 0444
Website: www.coveainsurance.co.uk
Email: customer.relations-rdg@coveainsurance.co.uk

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their details are:

Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London E14 9SR
www.financial-ombudsman.org.uk
Telephone: 0800 023 4567 / 0300 123 9 123
Fax: 020 7964 1001
Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services

Following the complaints procedure does not affect Your rights to take legal proceedings

Financial Services Compensation Scheme

Covéa Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the FSCS at www.fscs.org.uk

Their telephone number is 0800 678 1100 or 020 7741 4100

Tradesman Saver New Business Policy Schedule

How We Use Your Information

The personal information, provided by you, is collected by or on behalf of Covea Insurance plc and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and for research, or statistical purposes.

We may also share your information with reinsurers and regulators, as required by law.

From time to time we may need to undertake some of the processing of your data in countries outside of the European Economic Area, and in such cases we will ensure that there is an agreement in place which gives equivalent assurances as found in the Data Protection Act 1998.

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you.

We will collect sensitive information when dealing with your policy; we will however only collect information that is relevant to your policy, its administration or claims handling.

Your personal information will be kept secure at all times.

Fraud Prevention and Detection

In order to prevent or detect fraud we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes. We may also conduct credit reference checks in certain circumstances. You can find out further details explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating by contacting us.

Disclosure of Other People's Personal Information

You should show this notice to anyone whose personal information you provide to us. You must ensure that any such information you supply relating to anyone else is accurate and that you have obtained their consent to the use of their data for the purposes set out above.

Tradesman Saver New Business Policy Schedule

Your Rights

Under the Data Protection Act 1998 you have the right of access to the personal information held about you by Covea Insurance plc. You can exercise this right by contacting us. We will make a charge of £10 for dealing with these requests.

You have the right to request that we correct any inaccuracies in the personal information we hold about you. Please contact your broker, or Covea Insurance plc, if your personal information needs updating.

Consent

By providing us with information, you also provide us with your consent and that of any other person whose information you provide, to the personal information being used for the purposes set out above.

How to Contact Us

Please visit www.coveainsurance.co.uk/dataprotection if you would like some more detailed information on how we share your personal information.

If you have any concerns about our use of your information please write to Customer Relations, Covea Insurance plc, Norman Place, Reading, RG1 8DA. Telephone: 0330 221 0444. If you contact us by telephone your call may be recorded for training and evidential purposes.

Choice of Law

The parties to an insurance contract are free to choose the law that will apply. Unless we agree in writing with you otherwise, this insurance shall be subject to the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where you have your principal place of business. If there is any dispute, the law of England and Wales shall apply.

Registration and Regulatory Information

This insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Tradesman Saver New Business Policy Schedule

How to make a claim

To make a claim follow the instructions provided in the General Conditions - Claims Procedure and Requirements

To register a claim You should first contact Tradesman Saver (Henry Seymour and Co) on 0208 655 0444

You may also contact the Covea Insurance Commercial Care who will manage all aspects of the claim for you from the time it is reported.

- Dedicated telephone number - 0330 024 2266
- Dedicated fax number - 0330 024 2623
- By E-mail - newcommercialclaims@coveainsurance.co.uk
- In writing - Covéa Insurance Commercial Care Line, Norman Place, Reading RG1 8DA

Covéa Insurance Commercial Care Line is a service available to customers 24 hours a day, 365 days a year. Staff trained in managing commercial claims will:

- Take details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Take control of the management of your claim from start to finish and arrange replacement of goods lost or stolen using the latest product information.

Our aim is to bring your claim to a speedy and satisfactory conclusion.

How to make a legal expenses claim

Please contact ARAG in the event that you need to make a claim including if you are considering carrying out a redundancy

Claims telephone number: 0117 917 1698 or report on line at www.arag.co.uk/newclaims

Under no circumstances should you instruct your own lawyer or accountant as ARAG will not pay the costs incurred and it could invalidate your cover.

Tradesman Saver
CERTIFICATE OF PUBLIC LIABILITY INSURANCE

This Certificate has been issued by Covéa Insurance to provide a summary of Public Liability cover.
For full terms and conditions of cover please refer to the Policy Wording and Schedule.

Policy Number: WIGX097TR1 **Agent Policy Reference:** WIGX097TR1

Name of Insured: Mr Garry Wigham
Trading as G.N.G. Handyman

Business Description: Handyman (Property maintenance only)

Cover Operative From: 05 June 2018 **To:** 04 June 2019

The details of the Policy outlined below are a summary of the Public Liability Section cover only. A copy of the Policy Wording setting out the terms and conditions of the Policy can be obtained from Henry Seymour and Company.

PUBLIC LIABILITY SECTION

Limit of Indemnity: £1,000,000

Excess: £300 (third party property damage)
£750 (use of heat)
£1,000 (damage to underground services)

Signed on behalf of Covéa Insurance (Authorised Insurer)



Chief Executive Officer