

## Business Insurance Schedule


<b>Certificate Holder</b>	Pg Communications Limited
<b>Correspondance Address</b>	40 Lionel Road  Tonbridge
<b>Postcode</b>	TN92TB
<b>Business Description</b>	Graphic designers Web site designer

<b>High Risk Premises</b>	None
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<b>Certificate Number</b>	GMQT384472XB	<b>Certificate Version</b>	5
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<b>Period of insurance</b>	<b>From</b>	20/06/2014 00:00	<b>To</b>	19/06/2015 23:59
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	<b>Premium</b>	£88.63	<b>Plus 6% IPT</b>	£5.32	£93.95
<b>Annual</b>	<b>Premium</b>	£88.63	<b>Plus 6% IPT</b>	£5.32	£93.95

<b>Underwriters</b>	Signed on behalf of QBE Insurance (Europe) Limited and AXA Insurance UK PLC
<b>In witness whereof this Certificate has been signed at the place stated and on the date specified by</b>	 Jason Stockwood, Chief Executive Officer, Xbridge Ltd 04/11/2014

### Risk Address

<b>The Premises</b>	40 Lionel Road Tonbridge
<b>Postcode</b>	TN9 2TB
<b>including any site or premises where you undertake work in connection with the Business noted above</b>	

### Endorsement Summary

<b>Section</b>	<b>Description</b>
Professional Indemnity	PI070 - Bulletin Boards & Chat Rooms

## Property Damage Section

### Property Insured

Item	Description	Sum Insured
1	Buildings	Not Insured
2	Business and Computer Equipment including Fixtures and Fittings - UK Only	Not Insured
3	Business and Computer Equipment - Outside UK	Not Insured
4	Stock Including Customers Goods In Your Control	Not Insured

Subsidence Included?      Yes       No

### Excesses

Description	Amount
Each and every loss other than below	£250
Subsidence (If Included)	£1,000
Escape of water	£500

## Business Interruption Section

### Basis of Cover

Description	Sum Insured	Maximum Indemnity Period
Loss of Gross Revenue	Not Insured	12 Months
Increase in Cost of Working	Not Insured	12 Months

## Terrorism Section

Cover Included?      Yes       No

## Goods in Transit Section

### Property Insured

Item	Description	Limit of Liability
1	Business and Computer Equipment - UK Only	Not Insured
2	Business and Computer Equipment - Outside UK	Not Insured
3	Stock Including Customers Goods In Your Control	Not Insured
4	Your Tools	Not Insured

### Excess

Description	Amount
Each and every loss	£100 in respect of Tools increasing to £500 for all other claims

### **Liability Section**

<b>Insurance Clause</b>	<b>Limit of indemnity</b>	
1: Employers Liability	Not Insured	Any one claim
2: Public Liability	£1,000,000	Any one claim
3: Products Liability	£1,000,000	Any one period of insurance

#### **Excess**

<b>Description</b>	<b>Amount</b>
Water Damage to Third Party Property	£500
Third Party Property Damage	£100
Third Party Property Damage - Use Of Heat	Not Insured

### **Professional Indemnity Section**

<b>Cover</b>	<b>Limit of Indemnity</b>
1: Professional Indemnity	£50,000 Any one claim
2: Legal Defence Costs	£50,000 Any one claim

#### **Excess**

<b>Description</b>	<b>Amount</b>
Each and every claim	£250

### **Contract Works Plant and Tools Section**

<b>Estimated Maximum Contract Price</b>	
	Not Insured

#### **Property Insured**

<b>Item</b>	<b>Description</b>	<b>Sum Insured</b>
1	Works	Not Insured
2	Your Plant	Not Insured
3	Hired in Plant	Not Insured
4	Your Tools	Not Insured

#### **Excess**

<b>Description</b>	<b>Amount</b>
Each and every loss	£100 in respect of Tools increasing to £500 for all other claims