



Your policy

Important information

- We have used the information in this document and your statement of fact to provide your insurance cover. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied, or it does not meet your needs.

What's enclosed

- Your statement of fact
- Policy wording

What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
 - Your schedule
 - Your statement of fact
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

Change of details?

Please contact your insurance adviser if any of these details need to be changed

Your broker's details

Name HOWDEN UK BROKERS LIMITED
Agency number 8079523

Your schedule

Professional combined insurance

Your details

The insured	Busy Energy Ltd
Correspondence address	3 Ings Court Ings Lane Kellington Goole North Yorkshire United Kingdom DN14 0NX

Helpful information

• **The insured** is the person, firm, company or organisation legally entitled to receive protection of the insurance in the event of a valid claim

Your premium

Your period of insurance

Date this policy starts	20 October 2023
Date this policy expires	19 October 2024
Renewal date	20 October 2024

Your retroactive date

Retroactive date	21 October 2012
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• In the event of a claim you will only be covered for work carried out on or after the **retroactive date**

Your business details

Professional business	Heating And Ventilation Contractor
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Your covers

Professional indemnity	✓ covered	
Limit of indemnity		£500,000
	x	

Excesses that will apply to your policy

The excesses below apply to your policy.

cover	excess
Professional indemnity	£2,500

► **Excess** is the first part of each and every claim paid by you

Endorsements that will apply to your policy

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

1.

All other terms remain unaltered.