



## Your continuous policy

### Duty of disclosure reminder

Policy number:	8100910
Insured:	Rubbish Clearance and Waste Removal Ltd
Anniversary date:	01/04/2020
Endorsement effective date:	01/04/2020
Annual premium:	£ 565.32
Annual insurance tax:	£ 67.84
Total:	£ 633.16

### What is a continuous policy?

This insurance policy is a continuous policy. Your policy will remain in force on existing terms at the above stated premium until either party gives notice of cancellation in accordance with the general terms and conditions of the policy (please refer to your policy documents). Your policy does not require annual renewal and the last policy schedule you received is still in force. **You do not need a new schedule** but, if you require an updated copy, please contact your broker.

### What is the 'duty of disclosure reminder'?

This document reminds you of some of what you told us about your business. If anything has changed, other than changes in turnover and/or wage roll within the permitted "Maximum allowable" set out below, it is your duty to tell us as soon as you can. This will allow us to make sure that your policy terms and conditions are correct.

If you fail to inform us about material changes we may be entitled to treat this insurance as if it had never existed.

### About your business

Your business description is Cleaning Contractors - Cleaning any type of property including household, construction, commercial/office and Bio Hazard including infection prevention/control.



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### Professional indemnity

You have declared that you undertake, and we are providing insurance for, the following business activities only. If your business activities have changed, you must declare them so that we can re-assess your policy terms and conditions.

Cleaning Contractors - Cleaning any type of property including household, construction, commercial/office and Bio Hazard including infection prevention/control

You must tell us if you expect to exceed the maximum amounts shown below before the anniversary of your policy.

	Last declaration used for rating	Maximum allowable
Turnover/fees	£ 150,000	£225,000



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### Employers liability

You must tell us if you expect to exceed the maximum amounts shown below before the anniversary of your policy

	Last declaration used for rating	Maximum allowable
Wage roll:	£ 35,000	£52,500



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### Public and products liability

You must tell us if you expect to exceed the maximum amounts shown below before the anniversary of your policy

	Last declaration used for rating	Maximum allowable
Turnover/fees	£ 150,000	£225,000



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### Property cover

Your latest policy schedule will show details of your cover.

The property sections of your policy are index linked and the amounts insured revised at each anniversary (as per the policy wording).

Your amounts insured following any changes are shown below:

Gosport Business Centre, Aerodrome Road, Gosport, PO13 0FQ

Section	New amount insured
Property - Portable equipment	£ 1,000