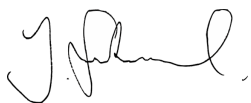


Issue date: 25 June 2018

Simply Business certifies that the information for Neil Donoghue shown here is correct, as of the issue date above.

For full policy terms and conditions, please refer to the policy wording document.

Company name	Neil Donoghue
Policy number	COBI1626293XB
Trade/Business	Musician - individual - other
Public liability	up to £2,000,000
Policy start date	04 July 2018
Policy end date	03 July 2019

A handwritten signature in black ink, appearing to read 'J. Stockwood'.

Jason Stockwood

Chief Executive Officer, Simply Business

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
COBI1626293XB	Renewal	25 June 2018

This document is a summary of the insurance you've bought. It includes information you or anyone acting on your behalf provided before we agreed to insure you. This includes details of the cover given, cover limits, the excesses and any changes to the standard policy wording which are specific to your own circumstances.

Please remember that your cover is based on the information that you've given us. We need to ensure you have the right cover now and throughout your cover, so please tell us if anything changes. If you need to make a claim and any of the details you've given us are incorrect, you may not be covered.

References to You or Your include anyone covered under this insurance (e.g family members and business partners).

You should always read this document together with the policy wording.

How to contact Simply Business
<p>Simply Business Sol House 29 St Katherine's Street Northampton NN1 2QZ UK</p> <p>T: 0333 014 6683 F: 01604 824399 E: contact@simplybusiness.co.uk</p> <p>To make a claim, please call 0333 207 0560 or email simplybusiness@cl-uk.com as soon as possible.</p>

Premium details	
Annual premium	£80.22
Plus 12.0 % Insurance Premium Tax	£9.63
Total premium	£89.85

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
COBI1626293XB	Renewal	25 June 2018

Policy details	
Policy reference	COBI1626293XB
Period of insurance	
From 04 July 2018	Until 03 July 2019
Underwriters	Covea Insurance plc
Schedule version	1
Wording version	1

Insured details	
Name of insured	Neil Donoghue
Trade / Business activities	Musician - individual - other
Risk address	67 Meadvale Road, Leicester
Risk postcode	LE2 3WP

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
COBI1626293XB	Renewal	25 June 2018

Cover details: Liability	
Cover for	Covered up to
Section B - Public and Products Liability	£2,000,000
Section C - Employers' Liability	Not included

Cover details: Professional indemnity	
Cover for	Covered up to
Professional indemnity	Not included

Cover details: Buildings	
Cover for	Covered up to
Buildings	Not included
Subsidence	Not included

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
COBI1626293XB	Renewal	25 June 2018

Cover details: Business equipment	
Cover for	Covered up to
Contents	Not included
Contents outside UK	Not included

Cover details: Stock	
Cover for	Covered up to
Stock	Not included

Cover details: Tools	
Cover for	Covered up to
Section D - Tools Cover	Not included

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
COBI1626293XB	Renewal	25 June 2018

Cover details: Goods in transit	
Cover for	Covered up to
Section E - Goods in Transit	Not included

Cover details: Contract works	
Cover for	Covered up to
Section F - Contract Works	Not included

Cover details: Own plant	
Cover for	Covered up to
Section G - Own Plant	Not included

Cover details: Hired in plant	
Cover for	Covered up to
Section H - Hired in Plant	Not included

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
COBI1626293XB	Renewal	25 June 2018

Cover details: Business interruption		
Cover for	Covered up to	Indemnity period
Loss of revenue	Not included	
Additional expenses	Not included	

Cover details: Excesses	
You will have to pay the first part of any claim. The amount you will have to pay is shown below.	
Section B - Public and Products Liability	Excesses
Bodily injury	No excess
Damage caused by work involving the use or application of heat	£500
Damage to underground pipes cables or services	£500
Any other claims for damage to third party property	£100

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
COBI1626293XB	Renewal	25 June 2018

Endorsements

39 - Professional Indemnity Exclusion

We shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with the exercising by **You** or any servant, **Employee**, agent or sub contractor of **Yours** of any professional skill, duty or advice whether fees are charged or not.

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
COBI1626293XB	Renewal	25 June 2018

Statements of fact

Please review the facts shown below. You provided this information when requesting your insurance.

If any of these facts are not correct, you might find you're not covered if you have to make a claim.

References to "You" or "Your" include anyone involved in running the business. (e.g. family members and business partners).

About your business	
Question	Answer provided
What is your specific business / trade?	Musician - individual - other
Do you have a secondary business activity / secondary trade?	No
How many years have you been running your own business in this industry?	Over 5 years
What is your business postcode?	LE2 3WP
Which of these categories best describes your business?	Sole trader
What was your turnover for your last completed financial year?	Less than £25,000

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
COBI1626293XB	Renewal	25 June 2018

Cover options	
Question	Answer provided
Public / Product Liability	£2,000,000
Legal Expenses	Not required
Personal Accident	Don't include this cover
Building	Not required
Business / Office Equipment	Not required
Stock	Not required

About your employees	
Question	Answer provided
Do you have any employees (including labour only subcontractors)?	No

Specific business questions	
Question	Answer provided
Have you done or do you plan to do any work on contracts outside the UK or for customers based outside the UK?	No

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
COBI1626293XB	Renewal	25 June 2018

Statements of fact	
Question	Answer provided
Have you made any claims (whether insured or not) or has anyone asked you for compensation in the last 5 years?	No
Are you aware of any circumstances over the last 5 years that could give rise to a claim being made against you or the company?	No
Does the company have any current or ongoing legal or contractual disputes?	No
Are there any ongoing legal disputes with current or former employees?	No
Have you, or any partner/principal/director or member of your family had any insurance proposal declined, renewal refused or cover terminated for any reason?	No
Have you, or any partner/principal/director or member of your family been declared bankrupt or been granted an Individual Voluntary Arrangement (IVA)?	No
Have you, or any partner/principal/director or member of your family been a director of a company which went into liquidation?	No
Have you, or any partner/principal/director or member of your family been convicted of any criminal offence other than a motoring offence or an offence that is now considered "spent" under the Rehabilitation of Offenders Act 1974?	No