



Homeworkers Schedule

You should read this Schedule in conjunction with your Statement of Fact and Policy Wording.

These details are a record of the information You have supplied to Us and the cover You have selected.

It is essential that You read all of the clauses applying to Your Policy as these contain important information that is specific to Your Policy and will affect Your Policy cover.

In choosing this product and Your level of cover, You have not received any personal recommendations from us.

Policy Number	RSHN0010844
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Your Details

Policyholder	Tommi Orismaa and Greg Docherty t/a Greg Docherty Football Academy LLP
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Policyholder's Address	Flat 12, Fountain Craig, Glasgow, United Kingdom, G12 0NR
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Business:	Sports/Personal Training
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Your Intermediary

Intermediary Name	KEEGAN & PENNYKID (INS BROKERS) LTD
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Address	50 QUEEN STREET, EDINBURGH, EH2 3NS
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Intermediary Number	WN1412
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Your Policy Dates

Period of Insurance:	From: 01/04/2018	To: 31/03/2019
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Effective Date of Change: 01/04/2018	Renewal Date: 01/04/2019
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Your Premium Information

Additional Premium:	£0.00	Insurance Premium Tax: £0.00
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Total Amount Due:	£0.00
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Reason For Issue:	Mid-term Alteration
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Liabilities Insurance

Section 1 - Employers' Liability	Not Included
Section 2 - Public Liability/Products Liability	Included
Limit of Indemnity any one Event:	£5,000,000
Limit of Indemnity any one Period of Insurance in respect of Products:	£5,000,000
Limit of Indemnity any one Period of Insurance in respect of Pollution:	£5,000,000
Your Contribution:	£250
Section 3 - Legal Defence Costs:	Included
Limit of Indemnity in any one Period of Insurance:	
• Part A:	N/A
• Part B:	£250,000

Your Tools and Equipment Insurance Not Included

Additional Terms and Conditions

Any clauses detailed below are subject otherwise to the terms and conditions of the Policy.

The following clauses apply to Your Policy:

TMP002 - Heat Use Exclusion

This clause applies to Section 2 Public Liability / Products Liability of Liabilities Insurance in this **Policy**.

We will not provide indemnity in respect of the application of heat involving a naked flame, open heat source or hot air paint strippers, grinding wheels, angle grinders, disc cutters or gas space heaters away from **Your** premises.

TMP004A - Work at Height Exclusion (Ground Level)

This clause applies to Liabilities Insurance in this **Policy**.

We will not provide indemnity for any legal liability arising in connection with internal or external **Business** activities working at height above the floor or ground.

TMP028 – Hazardous Work

This clause applies to Liabilities Insurance in this **Policy**.

The **Business** shall not include any work which involves:

1. demolition unless it forms part of a contract undertaken by **You** for rebuilding, alteration maintenance or repair
2. the construction of or any work in or on airports, aircraft, watercraft, collieries, mines, gas, petrochemical and chemical works, railways, railway installations, power stations, oil refineries, fuel depots, quarries, offshore rigs or platforms
3. the construction, alteration, maintenance and repair of bridges, viaducts, subways, chimney shafts, blast furnaces, steeples, tunnels, docks, piers or wharves, motorways or dams
4. piling, underpinning, the use of explosives or work in or on or adjacent to rivers, lakes and tidal waters
5. the handling, storage or transport of any hazardous substances such as gases, Asbestos, radioactive substances, or toxic chemicals

TMP029 - Manufacturing and Wholesaling Premises

This clause applies to all Insurances in this **Policy**.

Any cover provided by this **Policy** is excluded if **Your Business** has any premises used for manufacturing or wholesale purposes.

"BUS002 - Restate Business Description

Business is Sports and Football Coaching and not as otherwise stated in the Schedule."

