

# POLICY SCHEDULE



## COMMERCIAL INSURANCE

Royal & Sun Alliance Insurance plc and other insurers as defined in the policy wording

**Nottingham Hack Space**  
**Mr James Hayward**  
Unit F6  
Roden House, Roden Street  
Nottingham  
Nottinghamshire  
NG3 1JH  
United Kingdom

**Insured address**  
Unit F6  
Roden House, Roden Street  
Nottingham  
Nottinghamshire  
NG3 1JH  
United Kingdom

**Policy:** ISCC5603671JHayward  
**Cover start date:** 01/02/2014  
**Period of insurance:** 1 year  
Limited  
**Business Description:** Craft  
Workshop  
**Policy Type:** Commercial Combined

**\*IMPORTANT \*** Please read your Policy Wording carefully to ensure that you fully understand the benefits of the cover provided. If you have any queries please contact us as soon as possible.

Section	Sum insured	Premium
9. Employer's Liability	£10 Million	
10. Public Liability	£2 million	
11. Products Liability	£2 million	
<b>Premium</b>		£680.20
<b>Additional premium due to underwriting (if applicable)</b>		£0.00
<b>Additional premium due to claims (if applicable)</b>		£0.00
<b>Taxes and other charges</b>		£70.81
<b>Transaction Processing Charge</b>		£15.02
<b>Dated 01/02/2014</b>	<b>Total premium</b>	£766.03
	<b>Representative APR</b>	9.5% Variable
	<b>Finance Charge</b>	£32.17
	<b>Monthly Payment</b>	£66.52
	<b>Total Payable</b>	£798.20

**The following mortgage interest has been noted:**  
Not applicable

**The following joint interests have been noted:**  
None

**Endorsements applicable (terms of business enclosed) - CC991**

**Endorsements applicable excluding cover - CC945 CC946**

**Additional Endorsements (due to underwriting)**  
None

**Special Terms**  
None

**Terms and conditions**  
A 14 day cooling off period is applicable to this policy from the date of receipt of documentation, subject to no claims.

**Excess applicable**  
Policy excess at each and every claim.  
Sections 1 - 4, 9, and 10 - £250  
Sections 5 - 7, 11 and 12 - £50  
Subsidence - £1000

**Finance**  
Finance is provided by Premium Credit Ltd, Premium Credit House, 60 East Street, Epsom, Surrey KT17 1HB.  
Telephone Number 0844 736 9836 (option 2).