

AXA Insurance UK plc  
 PO Box 182  
 Glasgow G2 8JF

Mr Richard Bryant t/a Witch Carpets  
 18 Dover Road, Walmer  
 Deal  
 Kent CT14 7JW

**Agency:** ZE 1901813      **Agency Policy:** HS T07A5358  
 Hsbc Business Insurance Migration

**Form No.....:** LI354  
**Underwriter....:** GD  
**Date of Issue...:** 23/01/12  
**Effective Date..:** 27/02/12  
**Renewal Date...:** 27/02/13

**Renewal Premium:** £98.01  
**(excluding Insurance Premium Tax)**

**SCHEDULE: Venture Plus**

**Policy No.:** ZE VPS 6716233

**Distribution Marker:** P

**Insured...:**

Mr Richard Bryant t/a Witch Carpets  
 18 Dover Road, Walmer  
 Deal  
 Kent CT14 7JW

01304374998

**Insurance Premium:** £98.01  
**Insurance Premium Tax:** £5.88  
**Amount Payable:** £103.89

**Business..:** As Defined Below

**INSURANCE PREMIUM TAX (IPT): This has been charged at the current rate**

**Reason for Issue: Renewal**

The business description of the insured is -  
 Carpet nad Upholstery Cleaners and also Domestic Cleaners

**DISCLOSURE OF MATERIAL FACTS**

Please ensure that you disclose any material facts which have changed since you took out your policy or which have changed since last renewal. Material facts are those which might influence our decision as to whether to renew your policy or impose special terms. If you are in doubt as to whether a fact is material, please let us know the details - failure to do so could invalidate the insurance.

**NO CLAIM DISCOUNT**

The Policy is subject to NCD as shown.  
 If a claim arises before the renewal date, the NCD and Net Premium may require amendment. You will be notified of any alteration.

<b>Gross Premium</b>	<b>£118.80</b>
<b>NCD 17.50%</b>	<b>£20.79</b>
<b>Net Premium</b>	<b>£98.01</b>

**BASIS OF RATING**

Number of Persons Working on a Permanent basis .: 1

**Operative Sections :-**

Section 1 - Public Liability	- OPERATIVE
Section 2 - Employers Liability	- NOT OPERATIVE
Section 3 - All Risks Tools and Phones	- NOT OPERATIVE
Section 4 - Hired in Plant	- NOT OPERATIVE
Section 5 - Own Plant	- NOT OPERATIVE
Section 6 - Contract Works	- NOT OPERATIVE
Section 7 - Personal Accident	- NOT OPERATIVE

**SECTION 1 - PUBLIC LIABILITY**

Limit of Indemnity. . .: £2000000

Extended Cover is not operative

**Excess**

£250 unless otherwise stated in the policy.

**ENDORSEMENTS**

**H01 HSBC VENTURE PLUS AMENDMENT CLAUSE**

The following alterations are made to the Policy

YOUR POLICY

The law applicable to this Policy is restated as follows

You and We are free to choose the law applicable to this Policy. As We are based in England We propose to apply the law of England and Wales and by purchasing this policy you have agreed with this.

Definitions