



**POLICY
SCHEDULE**

Shops

Policy No: PS03 021612611

Period of Insurance from 29th August 2017

To Noon Renewal Date 28th July 2018

GILES INSURANCE & INVESTMENT CONSULTANTS
4B HIGH STREET
BURNHAM
BUCKINGHAMSHIRE
SL1 7JH

Agency Number: 11073
Agency Ref: Q/PS-11073-000211

Premium Due £0.00

Plus Premium Tax (12.00%) £0.00

Total Payable £0.00

Insured and/or Trading Name HORIZON BATHROOMS AND KITCHENS LIMITED

Trade(s) BATHROOM EQUIPMENT RETAIL
BATHROOM EQUIPMENT RETAIL and KITCHEN/BATHROOM UNIT SHOWROOM

Address 35 HIGH STREET
BURNHAM
SLOUGH
BUCKINGHAMSHIRE
SL1 7JD

EXCESS
The Policy does not cover:
a) The first **£250** of each claim under Section 1A – Contents, Section 1B – Glass, or Section 2 – Buildings
b) The first **£100** of each claim under Section 1C – Money, Section 1E – Goods in Transit or Section 3 – Refrigerated Stock subject to the maximum Excess in respect of a single incident not exceeding **£250**

IMPORTANT: Please read this policy schedule carefully, check that it meets your requirements and keep it safely with your policy booklet. Any query should be referred immediately to your broker.



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Insured and/or Trading Name	HORIZON BATHROOMS AND KITCHENS LIMITED
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The following Sections are in force where indicated	Sums Insured	Premium Excluding Tax
Property Number: 1 Section 1A – Contents Cover: Accidental Damage Contents of: 35 HIGH STREET BURNHAM SLOUGH BUCKINGHAMSHIRE SL1 7JD Business Description: BATHROOM EQUIPMENT RETAIL Sums Insured: Specified Goods a) Tobacco, cigarettes, cigars b) Wines and spirits c) Video Equipment, Cassettes, Discs, Computer or Video Games d) Jewellery, precious metals or stones Stock (other than Specified Goods above) Business Equipment	NOT INSURED NOT INSURED NOT INSURED NOT INSURED NOT INSURED £20,743	
TOTAL	£20,743	£0.00
Section 1B – Glass Section 1C – Money Section 1D – Personal Accident Section 1E – Goods in Transit Section 1F – Business Interruption Section 1G – Legal Liabilities Employers' Liability – Limit of Liability Public/Products Liability – Limit of Liability Manual Work Away – Included	£10,000,000 £2,000,000	
TOTAL		£0.00
Section 2 – Buildings Subsidence Cover Excluded	NOT INSURED	£0.00
Section 3 – Refrigerated Stock	NOT INSURED	£0.00
Section 4 – Loss of Licence	NOT INSURED	£0.00

Insured and/or Trading Name	
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Covea Insurance plc, Norman Place, Reading RG1 8DA.

Registered in England and Wales. No. 613259

Telephone: 0330 221 0444

Fax: 0118 955 2211

Website: www.coveainsurance.co.uk

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277

HORIZON BATHROOMS AND KITCHENS LIMITED

The following Sections are in force where indicated

Sums Insured

Premium
Excluding Tax

Property Number: 2
Section 1A – Contents
Cover: Accidental Damage
Contents of:
 32 HIGH STREET
 BURNHAM
 SLOUGH
 BUCKINGHAMSHIRE
 SL1 7JP

**Business Description: BATHROOM EQUIPMENT RETAIL and KITCHEN/BATHROOM
 UNIT SHOWROOM**

Sums Insured:

Specified Goods

a) Tobacco, cigarettes, cigars

b) Wines and spirits

c) Video Equipment, Cassettes, Discs, Computer or Video Games

d) Jewellery, precious metals or stones

Stock (other than Specified Goods above)

Business Equipment

NOT INSURED
 NOT INSURED
 NOT INSURED
 NOT INSURED
 £20,743
 £5,186

TOTAL

£25,929

£0.00

Section 1B – Glass

Section 1C – Money

Section 1D – Personal Accident

Section 1E – Goods in Transit

Section 1F – Business Interruption

Section 1G – Legal Liabilities

Employers' Liability – Limit of Liability

Public/Products Liability – Limit of Liability

Manual Work Away – Included

£10,000,000
 £2,000,000

TOTAL

£0.00

Section 2 – Buildings

NOT INSURED

£0.00

Subsidence Cover Excluded

Section 3 – Refrigerated Stock

NOT INSURED

£0.00

Section 4 – Loss of Licence

NOT INSURED

£0.00



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Insured and/or Trading Name

HORIZON BATHROOMS AND KITCHENS LIMITED

The Endorsements shown below apply to your policy.

E4102: HAZARDOUS LOCATIONS EXCLUSION

The Company shall not be liable in respect of Bodily Injury or Loss of or Damage to property caused by or in connection with any work on or in:

1. docks, harbours or railways
2. watercraft or offshore gas or oil installations
3. chemical or petrochemical works, oil or gas refineries or storage facilities
4. aircraft, airports or airfields
5. power stations
6. nuclear power stations
7. any installation where nuclear processing is undertaken
8. towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, flyovers, dams, motorways, quarries, mines or collieries.

E4502: STORAGE WARRANTY

It is hereby agreed in respect of Section 1A – CONTENTS that the company shall not be liable in respect of Stock or Business Equipment stored in any basement or cellar unless it is stored at a height of not less than 15 centimetres above the floor



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The Employers' Liability Tracing Office (ELTO) is an independent industry body comprising members who are EL Insurers. ELTO is a proactive move by the insurance industry to meet its obligations to help those who have suffered injury or disease in the workplace to identify the relevant insurer quickly and efficiently. At the heart of this process is a centralised database – The Employers' Liability Database (ELD).

Covea Insurance has joined ELTO and as such are required to supply policy data to the ELD. Below is a list of all company names including the full name of any subsidiary company along with the Employer reference Number(s) (ERN) to be insured by this policy.

Company Name: HORIZON BATHROOMS AND KITCHENS LIMITED **ERN:** 120 PZ 00925795

Reason for Issue	ADD THE INSURED'S EMPLOYER REFERENCE NUMBER	Schedule Dated	09th February 2018
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