

# Schedule of Insurance

<b>Date of Issue:</b>	11th December 2018 at 12:33pm
<b>Inception Date:</b>	2nd January 2019
<b>We hereby confirm the following insurance cover is in force:</b>	
<b>Policy Number:</b>	AAT/PI/18/4323/475656
<b>Insured:</b>	Joanne Joyce Business and Finance Support
<b>Insured's Business:</b>	AAT Licensed Accountant
<b>Member Type:</b>	AAT Licensed Accountant
<b>Cover:</b>	Professional Indemnity
<b>Geographical Limits:</b>	Worldwide excluding USA and Canada their Dominions and Protectorates
<b>Applicable Courts:</b>	Any actions against the Insured must be brought in a court within the territories of Great Britain, Northern Ireland, Isle of Man or Channel Islands
<b>Limit of Indemnity:</b>	£1,000,000 Any One Claim during the Period of Insurance
<b>Excess:</b>	£500 each and every claim including defence costs
<b>Period of Insurance:</b>	From: 2nd January 2019 4:00pm To: 2nd January 2020 4:00pm
<b>Insurer:</b>	Trafalgar Insurance Company Limited
<b>Broker:</b>	Trafalgar Risk Management Ltd., 68 Lombard Street, Greater London, London, EC3V 9LJ
<b>Premium:</b>	£151.80
<b>IPT:</b>	£18.22
<b>Total Annual Premium:</b>	£170.02 inclusive of IPT

*The contents of this Schedule, together with the statements made in the application for this insurance, form an integral part of the Policy. The full terms, conditions and exclusions are set out in full in the Policy Wording.*

Yours Faithfully,



Andy Robert

**For and on behalf of Trafalgar Insurance Company Limited**

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<b>Policy number</b>	AAT/LE/18/4323/475656
<b>You</b>	Joanne Joyce Business and Finance Support
<b>Address:</b>	23 SEAFIELD ROAD SOUTHAMPTON HAMPSHIRE SO16 9NS
<b>Business description</b>	AAT Licensed Accountant
<b>Cover:</b>	Legal Expenses
<b>Period of Insurance:</b>	From: 2nd January 2019 4:00pm To: 2nd January 2020 4:00pm
<b>Premium</b>	£12.73
<b>Insurance Premium Tax</b>	£1.53
<b>Total</b>	£14.26

Your Sections of cover	The most that we will pay any one claim	1. Excess for our choice of representative	2. Excess for your choice of representative	Territorial limits
Criminal defence	£25,000	£0	£1,000	UK
Tax protection	£25,000	£0	Not Applicable	UK
(Aspect enquiry)	£25,000	£1,000	Not Applicable	UK
(Current tax year enquiry)	£1,000	£0	Not Applicable	UK
Regulatory compliance	£25,000	£0	£1,000	UK
Court attendance costs	£1,000	£0	Not Applicable	UK
Extra protection	£25,000	£0	£1,000	UK
<b>The most that we will pay for all claims in the period of insurance</b>	£500,000			

<b>Endorsements</b>	None
<b>Claims Line</b>	0345 350 1099
<b>Abbey Advice Line</b>	0345 013 3227

**Markel Law Hub** You have access to Markel Law Hub - a leading digital hub for legal and business solutions, provided by Markel Law. Access to Markel Law Hub is available after logging in to your My Trafalgar account of via [www.aatpi.com](http://www.aatpi.com).

**Authorised**   
Kelvin Wheat  
**For and on behalf of Trafalgar Risk Management Limited  
Acting for Insurers**

**Issue date** 11th December 2018

**Underwritten by** Markel International Insurance Company Limited subscribing to Contract Number APG001/2016

# Information You Provided

We take a large number of factors into account when calculating your insurance premium, including your responses to questions and declarations throughout the application process. To ensure you understand the cover you have been provided with, we have outlined the questions and declarations you answered, along with your responses, below.

Questions	Your Response
1. Have you suffered any losses or claims, which would have been covered by insurances of this nature?	No
2. Is any Director, Partner, Principal or Employee aware, after enquiry, of any claim, potential claim or circumstance or any fact that may affect the Insurer's consideration of this insurance?	No
3. Has any Insurer declined to provide cover or imposed special terms?	No
4. Has any Director, Partner, Principal or Employee of the Insured ever been declared bankrupt; convicted of or charged (but not yet tried) with a criminal offence other than a motoring offence?	No
5. Has your business, you or your employees been involved in any legal dispute, action, prosecution or investigation over the past 5 years, whether insured or not? (excluding driving offences)	No
6. Do you act as an ATOL Reporting Accountant under CAA guidelines?	No
7. Is there any other material information which you believe should be brought to the attention of the insurers? (N.B. a material fact is one likely to influence acceptance or assessment of this questionnaire by the underwriters. If you are in any doubt as to whether a fact is material or not, you must disclose it)	No
8. Do you undertake any Limited Assurance Engagements (LAE) ?	No

Declarations	Your Response
I confirm that I am an :	AAT Licensed Accountant