

# Schedule for Your Office Policy

Produced on 20/12/2021

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## Your New Business Schedule

The Schedule forms part of Your policy.  
Please keep The Schedule safe with Your policy.

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## Policyholder Details

<b>The Policyholder</b>	Personal Audit Systems Ltd
<b>Contact address</b>	Unit 5 Enterprise House Manchester Science Park Pencroft Way Manchester United Kingdom M15 6SE
<b>Your Business</b>	Computer Software

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## Document Information

This is the link to your 'Policy Wording' document  
<http://connect.avivab2b.co.uk/integrated/BCBOS13487032021>  
This is the link to your 'Important Information' document  
<http://connect.avivab2b.co.uk/integrated/BCOAG14837102021>

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## Policy Details

<b>Policy number</b>	96OSP1024755
<b>Effective Date</b>	15/01/2022
<b>Expiry date</b>	14/01/2023
<b>Annual premium (excluding Insurance Premium Tax)</b>	£x,xxx.xx
<b>Insurance Premium Tax</b>	£xxx.xx
<b>Total Annual premium due</b>	<b>£x,xxx.xx</b>

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## Insurance Adviser Details

<b>Your Insurance Adviser</b>	Tysers Insurance Brokers Ltd
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## BUSINESS INTERRUPTION SECTION

### Insured Item:

	Sum Insured	Maximum Indemnity Period
Option B – Increased Office Expenses	£xxx,xxx.xx	12 Months

**The Maximum Indemnity Period stated above, if less than 18 months, will be increased to 18 months and the declared Sum Insured stated above for Increased Office Expenses will be proportionately increased.**

**In the event of a claim, the declared Sum Insured stated above for Increased Office Expenses will be a minimum of £50,000 or the proportionately increased figure.**

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	Cover Limit
Book Debts	£xxx,xxx.xx

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### Extra Cover:

**If we agree to pay a claim under this section, we will also provide the following extra cover. Any amounts payable under these extra covers apply in addition to the sums insured above.**

Up to £50,000 for any one claim for

- Public Utilities
  - Maximum payable any one loss for failure resulting from accidental means other than Damage will be £50,000
  - Maximum payable any one Period of Insurance for failure resulting from accidental means other than Damage will be £100,000
  - If the maximum payable any one loss stated above is lower, that limit will apply.
- Telecommunications
  - Maximum payable any one loss for failure resulting from accidental means other than Damage will be £50,000
  - Maximum payable any one Period of Insurance for failure resulting from accidental means other than Damage will be £100,000
  - If the maximum payable any one loss stated above is lower, that limit will apply.
- Government or Local Authority Action
- Essential Personnel
- Employee Lottery Win
- Suppliers

Up to £50,000 in any one Period of Insurance for

- Loss of Attraction
  - The Maximum Indemnity Period for this cover item is 3 months.
- Prevention of Access

Up to £25,000 in any one Period of Insurance for

- Specified Disease, Infestation and Defective Sanitation
    - The Maximum Indemnity Period for this cover item is 3 months.
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## TERRORISM SECTION

Cover Not Selected

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## EMPLOYERS' LIABILITY SECTION

### Insured Item:

	Cover Limit
Employers' Liability	£10,000,000

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### Extra Cover:

**If we agree to pay a claim under this section, we will also provide the following extra cover. Any amounts payable under these extra covers apply in addition to the sums insured above.**

Up to £500 per day for Court Attendance by any director, partner or Employee.

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## PUBLIC AND PRODUCTS LIABILITY SECTION

### Insured Item:

Public and Products Liability

### Cover Limit

£5,000,000

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### Extra Cover:

If we agree to pay a claim under this section, we will also provide the following extra cover. Any amounts payable under these extra covers apply in addition to the sums insured above.

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Up to £500 per day for Court Attendance by any director, partner or Employee.

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## COMMERCIAL LEGAL PROTECTION SECTION

### Insured Item:

Commercial Legal Protection

### Cover Limit

£ 500,000

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## COMPUTER BREAKDOWN SECTION

### Insured Item:

Damage to Equipment

### Sum Insured

£xxx,xxx.xx

**Note:** The most We will pay for any one loss arising from Damage to Equipment which is not subject to a Maintenance Agreement, arising from its own breakdown or derangement, is £10,000.

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Increased Office Expenses

£xxx,xxx

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Reinstatement of Data

£xxx,xxx

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### Extra Cover:

If we agree to pay a claim under this section, we will also provide the following extra cover. Any amounts payable under these extra covers apply in addition to the sums insured above.

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Up to £10,000 for any one claim for

- Incompatibility of Data
  - Research and Development Costs
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Up to £5,000 for any one claim for

- Repair investigation costs
  - Incompatibility of Software or Programs
  - Loss Avoidance Measures
  - Temporary Repair and Expediting Costs
  - Accidental Discharge of Gas Systems
  - Virus Seek and Destroy Costs
  - Waste Electrical and Electronic Equipment Disposal Costs
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Up to £5,000 in any one Period of Insurance for Debris Removal

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Up to 15% of the Damage to Equipment Sum Insured or £50,000 (whichever is lower) for Additional Equipment.

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## EMPLOYEE DISHONESTY SECTION

Cover Not Selected

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## PERSONAL ACCIDENT SECTION

Cover Not Available