

# Schedule of Insurance

<b>Date of Issue:</b>	28th November 2019 at 8:37am
<b>Inception Date:</b>	30th November 2019
<b>We hereby confirm the following insurance cover is in force:</b>	
<b>Policy Number:</b>	IAB/PI/19/3810372/489485
<b>Insured:</b>	J. Jervis Accounting services
<b>Insured's Business:</b>	International Association of Bookkeepers
<b>Business Activity:</b>	Bookkeepers (for IAB members only)
<b>Cover:</b>	Professional Indemnity
<b>Territorial Limits:</b>	Worldwide excluding USA and Canada their Dominions and Protectorates.
<b>Principal Interest:</b>	(a) Negligence/Breach of Duty (b) Negligent Misstatement or Negligent Misrepresentation (c) Intellectual Property Rights (d) Defamation (e) Loss of Documents (f) Dishonesty of Employees
<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>	£100,000 Any One Claim including defence costs
<b>Excess:</b>	£1000
<b>Period of Insurance:</b>	From: 30th November 2019 at 12:01am To: 29th November 2020 at 11:59pm
<b>Insurer:</b>	Trafalgar Insurance Company Limited
<b>Broker:</b>	Trafalgar Risk Management Ltd., 68 Lombard Street, London, Greater London, EC3V 9LJ
<b>Premium:</b>	£45.00
<b>IPT:</b>	£5.40
<b>Total Premium:</b>	£50.40 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 Trafalgar Insurance Company Limited

# 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
Have you suffered any losses or claims, which would have been covered by insurances of this nature?	No
Has any Insurer declined to provide cover or imposed special terms?	No
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
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
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
Will you carry out any work other than what your IAB qualification qualifies you to do (see syllabus via <a href="https://www.iab.org.uk/qualifications/qcf-qualifications/">https://www.iab.org.uk/qualifications/qcf-qualifications/</a> ) or will you be carrying out any external audit work?	No
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
IAB Membership Number	292727

Declarations	Your Response
I have read and agree to the Terms of Business	Yes
I have read and agree to the Summary of Cover	Yes
I have read and agree to the Policy Wording	Yes
I have read and agree to the Initial Disclosure	Yes
I am resident in Channel Islands or the Isle of Man	No
I have read and agree to the Privacy Policy	Yes