

Policy Schedule

For your Maternity Nurse Business

Underwritten on The Home Childcare Policy

About You	
Policyholder	Miss Juliet Nandawula
Correspondence Address	146 Cranberry Lane London E16 4PF United Kingdom
Business Description	Maternity Nurse: A person contracted to care for both parent and baby(ies) during the postpartum period.
Employer Reference Number	Exempt

About Your Policy	
Master Policy Reference Number	Y149201QBE0123A
Policy Number	HC01015007
Policy Wording Reference	PCHC011223
Period of Insurance	12 th May 2024 to 11 th May 2025
Reason for Issue	New Business
Date of Issue	12 th May 2024

Your Premium	
This Transaction Policy Premium excluding IPT	£82.71
This Transaction IPT	£9.92
Gross Transactional Premium including IPT	£92.63
Gross Annual Premium including IPT	£92.63

Sections of Cover	
Public and Products Liability	£10,000,000
Professional Indemnity	£100,000
Legal Expenses	£100,000
Property Damage	Insured
Personal Accident	Insured
Employers' Liability	Not Insured

Public and Products Liability Section	Limit of Indemnity
Public Liability	
Limit of Indemnity - Any One Occurrence	£10,000,000
Products Liability	
Limit of Indemnity - Any One Period Of Insurance	£10,000,000

Extensions to this Section	Maximum Amount Payable
Compensation for Court Attendance	
You, any director or business partner	£750

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Any employee	£250
General Data Protection Regulations	£1,000,000

Professional Indemnity Section	Limit of Indemnity
Professional Indemnity	
Limit of Indemnity – Any One Period of Insurance	£100,000
Extensions to this Section	Maximum Amount Payable
Compensation for Court Attendance	
You, any director or business partner	£750
Any employee	£250
Loss or Damage to Documents	£50,000
Legal Representation	£50,000
Excesses Applicable to this Section	
All claims	£250

Legal Expenses Section	Limit of Liability
This section of the policy is arranged by Morton Michel with ARAG plc	
Legal Expenses	£100,000
Insured Events	
Compliance & Regulation	
Contract & Debt Recovery	
Crisis Communication	
Employment	
Employment Compensation Awards	
Identity Theft Protection	
Legal Defence	
Loss of Earnings	
Personal Injury	
Property	
Statutory Licence Appeals	
Tax Disputes	

Property Damage Section	
Item Description	Sum Insured
Third Party Property	£1,000
Business Equipment	Not Insured
Personal Possessions	Not Insured
Excesses Applicable to this Section	
Damage to laptops, palmtops or notebooks, other electronic tablets, mobile phones or electrical audio visual equipment in respect of Third Party Property or Business Equipment	£100
Any other claim	£50

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Personal Accident Section	Compensation
Insured Event	
Death	£10,000
Loss of Limb	£10,000
Loss of Sight, Hearing or Speech	£10,000
Permanent Total Disablement	£10,000
Temporary Total Disablement per Week	£100
Extensions to this Section	Maximum Amount Payable
Medical Expenses	15% of the compensation

Endorsements applicable to your policy

None