

Schedule of Insurance

Date of Issue:	20th September 2022 at 12:34pm
Inception Date:	20th September 2022
We hereby confirm the following insurance cover is in force:	
Policy Number:	AAT/PI/22/19470/1008842
Insured:	Hungry Horace Accountants Ltd
Insured's Business:	AAT Licensed Accountant
Member Type:	AAT Licensed Accountant
Cover:	Professional Indemnity
Geographical Limits:	Worldwide excluding USA and Canada their Dominions and Protectorates
Applicable Courts:	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
Limit of Indemnity:	£1,000,000 Any One Claim during the Period of Insurance
Excess:	£500 each and every Claim, increasing to £5000 each and every Claim in respect of Social Engineering attacks
Period of Insurance:	From: 20th September 2022 at 4:00pm To: 20th September 2023 at 4:00pm
Retroactive Date:	1st April 2019
Insurer:	Trafalgar Insurance Company Limited
Broker:	Trafalgar Risk Management Ltd., 51 Eastcheap, London, EC3M 1JP
Premium:	£151.80
IPT:	£18.22
Total Annual Premium:	£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



MGAM LIMITED PER PERSON LIABILITY INSURANCE SCHEDULE

Policy Number:	AAT/PL/22/19470/1008842
Contract No:	BMGAM000831C2022
Coverholder:	Trafalgar Risk Management Limited
Binding Authority Agreement UMR:	BMGAM000831C2022
Insurers:	<p>100% Convex Insurance UK Limited a company registered in England and Wales (Company No: 11796392).</p> <p>Registered Address: 52 Lime Street, London, EC3M 7AF.</p> <p>Convex Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.</p>

The Insurers' Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk

Insured:	Hungry Horace Accountants Ltd
Business Address:	The Warren, Broadfield Drive, Leyland, PR25 1LH, PR25 1LH, Leyland
Business Description:	AAT Licensed Accounta
Statement of Fact/Proposal Form dated:	20th September 2022

Period of insurance (12 months):

Cover inception date:	20th September 2022 at 4:00pm
Cover expiry date:	20th September 2023 at 4:00pm
Adjustment Date:	

Premium

Insurance Premium:	£80.00
Insurance Premium Tax (IPT) at the applicable rate:	£9.60
Administration Fee:	£4.00
Total Premium (including IPT and administration fee):	£93.60

Limits of Liability/Sums Insured:

Section A:	Employers' Liability	£10,000,000
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Section A Limit of Liability is any one occurrence or series of occurrences arising out of one event
 Section A Cover is limited to £5,000,000 in respect of Terrorism or Asbestos

Section B:	Public Liability	£1,000,000
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Section B Limit of Liability is any one occurrence or series of occurrences arising out of one event

Section C:	Products Liability	Not Covered
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Section C Limit of Liability is any one occurrence and in the aggregate in the Period of Insurance

Section D:	Tools of Trade and Business Equipment	Not Covered
	Tools of Trade and Business Equipment	NIL
	Special Extension: (1) Theft from Unattended Vehicles	Included / Not Included

Excess

The following standard excesses apply to the following Sections for each and every loss

Section A:	NIL
Section B:	£250
Section C:	NIL
Section D:	NIL

Endorsements applicable

Manual Work Away Exclusion

We will not cover You under the Employers' Liability or Public Liability Sections for any liability directly or indirectly resulting from or in consequence of manual work undertaken away from Your Premises other than delivery and collection.

Libel and Slander Exclusion

We will not cover You under the Public Liability or Products Liability Sections for any liability directly or indirectly resulting from or in consequence of:

- libel, slander or defamation.
- slander of title or goods or other injurious falsehood.
- wrongful misrepresentation.

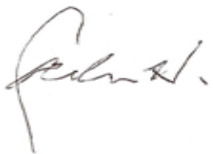
Professional Services Exclusion

We will not cover You for any liability directly or indirectly resulting from or in consequence of You breaching Your professional duty or You giving wrongful or inadequate advice, whether a fee is charged or not.

This Schedule replaces any earlier Schedule.

Examined and in witness whereof I, being duly authorised by the Insurers, have hereunder subscribed my name:

Yours Faithfully,



Kelvin Wheat

**For and on behalf of Trafalgar Risk Management Ltd.
Acting for Insurers**

Dated: 20th September 2022
Issued By: Trafalgar Risks Management Limited

Trafalgar Risk Management Limited (TRM) acts as an agent for the Insurer in performing its duties as a Coverholder. In the event of any enquiry, please contact TRM by email at trmadmin@trafalgar.uk.com or by telephone on 0333 8 000 000.

Please Note: You have a duty at inception and renewal of this Insurance to make a fair presentation of and a continuing duty throughout the Period of Insurance to disclose all facts that are material to Us including those relating to any claim.

If You have any doubt as to whether or not a fact is material You should disclose it to Us

You must pay to Us all premiums due to Us together with all taxes due on the premiums.

Claims notification

This part of the Policy details the procedure to be followed when You wish to notify a claim.

All claims under this insurance are to be notified to Us using one of the following methods and quoting the Policy number:

Write to: Broadspire, Silbury Boulevard, Milton Keynes, MK9 2AH.

Telephone: 01908 302011

E-mail: convexclaims@broadspiretpa.co.uk

Privacy Notice by MGAM Limited by MGAM Limited (the intermediary acting on behalf of the Insurers).

The parties identified in Your Policy and this Schedule may hold and process personal data supplied by You where it is necessary to underwrite, administer and fulfil obligations under the Policy including with regard to claims. Each of the parties are data controllers and/or processors with respect to the personal data they hold. We and the parties will always act in accordance with relevant data protection legislation and the rights of data subjects under such legislation. Where You provide us with personal data You are confirming to us that You are entitled to do so and have lawfully obtained the data.

The parties will ensure that personal data is kept secure and is retained only for as long as necessary.

Personal data will not be passed to any other third party except where Your consent has been given or where permitted by law.

For the purposes of legitimate interest we may share information with our corporate affiliates (e.g., parent company, sister companies or subsidiaries and other companies under common control) or joint ventures to which we are a party or we may provide information about You to those of our partners whose products and services may be of interest to You.

One such partner is BrightHR who provide Risk Management and HR Services.

Risk Management by BrightHR & BrightSafe.

Our appointed Risk Management Partner, BrightHR, will contact You to help you with any ongoing risk management concerns You may have. BrightHR offers employment and workplace risk management through a suite of easy-to-use online tools, designed to reduce the risks and challenges faced by businesses like Yours. For further information, terms and privacy policy please see <https://www.brighthr.com/terms/>.

BrightHR "It's smart HR software that simplifies all Your everyday admin processes. You can use it to manage staff holidays and absences, plan shifts and rotas and keep a secure record of employee documentation. It even comes with a range of COVID-19 tools to help make Your furlough, back-to-work and redundancy processes easier. Plus, with its 24/7 HR helpline, You can speak to employment law experts at any time, day or night.

BrightSafe "It's cloud-based software that transforms Your health & safety management. You can use it to create risk assessments with ease, identify workplace hazards in real-time, keep track of upcoming safety tasks and complete CPD-accredited e-learning courses. It even comes with a 24/7 health & safety helpline and a free mobile app to help You manage Your health & safety on the go.

If any person whose personal data was supplied pursuant to this policy would like further information please go to www.mgamutual.com/privacy.

We will respond to any such enquiry as promptly and fairly as possible providing contact details for any other party that may hold the personal data enabling the data subject to make further enquiries of those parties.

Please examine this document carefully. If it does not meet your needs, please contact yourbroker immediately. In all

communications the policy number appearing overleaf should be quoted.

MGAM Limited is a registered company in England with company no. 09742763.

MGAM Limited registered office is: Walsingham House, Ninth Floor, 35 Seething Lane, London, EC3N 4AH. United Kingdom.

MGAM Limited is authorised and regulated by the Financial Conduct Authority under firm reference number 835270 to carry out insurance distribution activities.



Schedule of Insurance

Date of Issue:	20th September 2022 at 12:34pm
Inception Date:	20th September 2022
We hereby confirm the following insurance cover is in force:	
Policy Number:	AAT/OC/22/19470/1008842
Insured:	Hungry Horace Accountants Ltd
Insured's Business:	AAT Licensed Accountant
Member Type:	AAT Licensed Accountant
Cover:	Home Office Contents
Home Office Address:	The Warren, Broadfield Drive, Leyland, PR25 1LH, PR25 1LH
Sum Insured:	£2,000
Excess:	£250 Any One Claim
Period of Insurance:	From: 20th September 2022 at 4:00pm To: 20th September 2023 at 4:00pm
Insurer:	Trafalgar Insurance Company Limited
Broker:	Trafalgar Risk Management Ltd., 51 Eastcheap, London, EC3M 1JP
Premium:	£5.00
IPT:	£0.60
Total Annual Premium:	£5.60 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,

Kelvin Wheat

**For and on behalf of Trafalgar Risk Management Ltd.
Acting for Insurers**



Schedule of Insurance

Date of Issue:	20th September 2022 at 12:34pm
Inception Date:	20th September 2022
We hereby confirm the following insurance cover is in force:	
Policy Number:	AAT/OCE/22/19470/1008842
Insured:	Hungry Horace Accountants Ltd
Insured's Business:	AAT Licensed Accountant
Member Type:	AAT Licensed Accountant
Cover:	Home Office Computer Equipment
Home Office Address:	The Warren, Broadfield Drive, Leyland, PR25 1LH, PR25 1LH
Sum Insured:	£5,000
Excess:	£250 Any One Claim
Period of Insurance:	From: 20th September 2022 at 4:00pm To: 20th September 2023 at 4:00pm
Insurer:	Trafalgar Insurance Company Limited
Broker:	Trafalgar Risk Management Ltd., 51 Eastcheap, London, EC3M 1JP
Premium:	£30.00
IPT:	£3.60
Total Annual Premium:	£33.60 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,

Kelvin Wheat

**For and on behalf of Trafalgar Risk Management Ltd.
Acting for Insurers**

Essential Business Legal Solutions



Policy Number: AAT/LE/22/19470/1008842

Date: 20th September 2022

Insured:

Hungry Horace Accountants Ltd
The Warren, Broadfield Drive
Leyland
PR25 1LH
PR25 1LH
Leyland

Agent:

Trafalgar Risk Management Limited
51 Eastcheap
London
EC3M 1JP

Business Description: AAT Licensed Accountant

Annual Turnover: £70,000

Benefits covered excludes Contract & Debt:

Employment
Employment Compensation Awards
Employment Restrictive Covenants
Tax Disputes
Property
Legal Defence
Compliance & Regulation
Statutory Licence Appeals
Loss of Earnings

Personal Injury
Executive Suite
Crisis Communication
Business Legal Advice Helpline
Counselling Assistance
Executive Suite Identity Theft Resolution
Crisis Communication Helpline
Redundancy Assistance

Cost of cover:

Premium: £53.33

IPT at 12%: £6.40

Total Premium: £59.73

Limit of Indemnity: £100,000 per claim

Aggregate Limit: £1,000,000 per annum (Employment Compensation Awards)

Excess: NIL

Further Information:

Endorsements:

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol, BS8 1NN. ARAG plc is authorised under a Binding Authority Agreement with the insurer AmTrust Europe Limited to administer this insurance. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked by visiting the FCA website at www.fca.org.uk/register

www.ARAG.co.uk



Certificate of Employers' Liability Insurance(a)

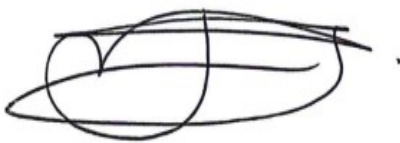
(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by this policy).

Contract UMR:	BMGAM000831C2022
Policy number:	AAT/EL/22/19470/1008842
1. Name of Policy Holder:	Hungry Horace Accountants Ltd
2. Date of commencement of insurance:	20th September 2022
3. Date of expiry of insurance:	20th September 2023

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies (b); and
2. (a) The minimum amount of cover provided by this policy is no less than £5 million (c);

On behalf of
Convex Insurance UK Limited



Jason Anthony
Chief Executive, MGAM Limited

Notes:-

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all of its subsidiaries except any excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See restriction 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Territory Restriction Endorsement

In consideration of the premium charged, it is hereby understood and agreed that this policy is amended as follows:

Notwithstanding anything to the contrary in this policy, or any appendix or endorsement added to this policy, there shall be no coverage afforded or benefit provided by this policy for any:

- i. entity organized, headquartered, incorporated, registered or established in a Specified Area; or
- ii. natural person resident or located in a Specified Area; or
- iii. claim, action, suit or proceeding brought or maintained in a Specified Area; or
- iv. loss of, theft of, damage to, loss of use of, encryption of, interruption to the operations or availability of, or destruction of any tangible or intangible property located in a Specified Area, including, but not limited to, any computer system, data, money or securities.

For purposes of this endorsement, "Specified Area" means:

- a. The Republic of Belarus; or
- b. The Russian Federation as recognized by the United Nations (or their territories, including territorial waters, or protectorates where they have legal control; legal control shall mean where recognized by the United Nations).

Where there is any conflict between the terms of this endorsement and the terms of the policy, the terms of this endorsement shall apply, subject at all times to the application of any Sanctions clause.

If any provision of this endorsement is or at any time becomes to any extent invalid, illegal or unenforceable under any enactment or rule of law, such provision will, to that extent, be deemed not to form part of this endorsement but the validity, legality and enforceability of the remainder of this endorsement will not be affected.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.

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
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 Insurer declined to provide cover or imposed special terms?	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
Do you act as an ATOL Reporting Accountant under CAA guidelines?	No
Which of the following security devices are fitted to your Home office	Deadlocks on all external doors, Key operated window locks, Local alarm
Can you confirm the date you first became a Member in Practice of the AAT?	01-04-2019
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
Do you undertake any Limited Assurance Engagements (LAE) ?	No
Do you or any of any Directors, Partners and/or employees have any business directly connected to &/or have a financial/corporate presence in either Russia, Ukraine or Belarus?	No

Declarations	Your Response
Do you practise as a	Limited Company
I am resident in Channel Islands	No
I confirm that I am an :	AAT Licensed Accountant
Are you an AAT student member?	No
Client's Turnover	£70,000
Number of Employees	1
ERN Number/Information	120/RE36515