



Performance Policy Schedule

This schedule forms part of your policy

<p>If the information in The Schedule is incorrect or incomplete or if the insurance does not meet Your requirements, please tell Us as soon as possible. You are reminded of the need to tell Us immediately of any facts or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.</p>

Your Policy Details

Reason For Issue	Renewal
Policy Number	23802636CHC/000530
The Policyholder	Yada-Yada Productions Ltd
Correspondence Address	Unit 15 5 Durham Yard London E2 6QF
The Business	Videographer
Period of Insurance	Effective Date: 24 th November 2018 Expiry Date: 23 rd November 2019 Renewal Date: 24 th November 2019
Premium Due	£1,777.42 plus £213.29 Insurance Premium Tax at 12% Total Premium Due £1,990.71
Annual Premium	£1,777.42 plus £213.29 Insurance Premium Tax at 12% Total Annual Premium £1,990.71
Current No Claims Discount	6 years

Please note that your annual insurance premium may include an amount or amounts for additional covers or services. Please read your schedule and all other documentation carefully to ensure you know how much you are paying in total.

Authorised Signatory

This policy is underwritten by Aviva Insurance Limited.

Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



Operative Sections

Section	Operative/Not Operative
Property Damage – All Risks	Operative
Breakdown	Not Operative
Goods In Transit	Not Operative
Money and Assault	Not Operative
Business Interruption	Operative
Book Debts	Not Operative
Producers Indemnity	Not Operative
Multimedia	Not Operative
Multimedia – Post Production Indemnity	Not Operative
Employers Liability	Operative
Public and Products Liability	Operative
Commercial Legal Protection	Not Operative
Directors & Officers Liability	Not Operative
Personal Accident	Not Operative
Business Travel	Operative
Terrorism	Not Operative

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Property Damage – All Risks

Policy Number 23802636CHC/000530

The Policyholder Yada-Yada Productions Ltd

The Business Videographer

The Premises: The below noted Risk Addresses which are owned or leased by the Policyholder in connection with the Business

Risk Address Number	Address	Additional Clauses, Conditions and Contingencies applying per Risk Address
1	Unit 15 5 Durham Yard London E2 6QF	Additional Clause List A O – Minimum Security Condition S – Visible Signs Additional Contingencies A - Subsidence D - Glass Additional Conditions Q - Unoccupied Premises - Non-sprinklered T - Stock storage - Basements Only
2	17-18 Bond Street Brighton Sussex BN1 1RD	Additional Clause List A O – Minimum Security Condition Additional Contingencies A - Subsidence D - Glass Additional Conditions Q - Unoccupied Premises - Non-sprinklered T - Stock storage - Basements Only

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Property Damage – All Risks

Policy Number 23802636CHC/000530
The Policyholder Yada-Yada Productions Ltd
The Business Videographer
Territorial Limit Worldwide

Item:	Description of Property Insured	Sum Insured
iii	a) Owned Technical Equipment - Worldwide	£32,695
	b) Hired in Technical Equipment - Worldwide	£30,000
iv	Machinery, plant and All Other Contents belonging to You or held in trust for which You are responsible, Worldwide, excluding (1) Landlords' fixtures and fittings (2) Stock and Materials in Trade (3) property more specifically insured	Not Insured
v	Stock in Trade/Customers Goods In Trust - Worldwide	Not Insured
vi	Hire Charges - Continuing	£ 100,000 limit
vii	Hire Charges – Temporary Hire	£100,000 limit

Excess: £1,000 in respect of subsidence, ground slip and heave
£250 in respect of each and every loss

Please refer to the policy booklet for the clauses that automatically apply to this section. The following additional clauses and contingencies apply to the whole of this section:-

Additional clause list A

- T - Anti-Theft Device

Additional clause list B

- Hire Agreement
- Machinery Re-erection costs

Additional contingencies

- A - Subsidence
- D - Glass

Policy Condition 13 – Index Linking applies to Items i-v of this section

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Business Interruption

The Premises: The Premises as stated in the Schedule, or at any site anywhere in the World where the Policyholder is carrying out a contract for the purposes of The Business

Policy Number 23802636CHC/000530

The Policyholder Yada-Yada Productions Ltd

The Business Videographer

Item Number	Description	Indemnity Period (months)	Sum Insured
i	Increased Cost of Working	12	£50,000
ii	Loss of Rent		Not Insured
iii	Additional Increased Cost of Working		Not Insured
iv	Reinstatement of Data		£50,000

Please refer to the policy booklet for the conditions and exceptions that automatically apply to this section.

The following contingencies apply to this section:-

- U - Any Damage not excluded by Property Damage - All Risks section

The following clauses apply to this section:-

- F - Payments on Account Clause

The following extensions apply to this section:-

- F - Property Stored
- H - Transit
- J - Motor Vehicles
- K - Exhibition sites
- L - Public Utilities - Electricity
- M - Public Utilities - Gas
- N - Public Utilities - Water
- P - Prevention of Access
- Q - Prevention of Access - Loss of Attraction
- R - Public Utilities - Telecommunications
- T - Reinstatement of Data

Additional contingencies

- A - Subsidence

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Employers Liability

Policy Number 23802636CHC/000530

The Policyholder Yada-Yada Productions Ltd

The Business Videographer

Limit of Liability £10,000,000

Your Employers Liability certificate is attached.

Description of Activities	Wages Estimate
Clerical	£60,000
All Others	£90,000
Height Limit	10 Meters

Please refer to the policy booklet for the clauses, conditions and exceptions that automatically apply to this section. The following endorsements apply to this section:-

- K – Height Limit – Applicable

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Public and Products Liability Insurance

Policy Number 23802636CHC/000530
The Policyholder Yada-Yada Productions Ltd
The Business Videographer

Public Liability Section

Limit of Indemnity £5,000,000

Description of Activities

Work at Own Premises £120,000 wages and salaries

Work Away from Own Premises £30,000 wages and salaries

Height Limit 10 Meters

Products Liability

Limit of Indemnity £5,000,000

Turnover from Products Supplied

Worldwide, excluding USA/Canada £0

USA/Canada £0

Excess £250 Third Party Property Damage

Please refer to the policy booklet for the clauses, conditions and exceptions that automatically apply to this section. The following additional endorsements apply to this section:-

- C – Products Supplied Restriction
- E – North American Products Supplied Exclusion
- K – Height Limit – Applicable

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Business Travel

Policy Number 23802636CHC/000530
The Policyholder Yada-Yada Productions Ltd
The Business Videographer

Insured Persons

The Policyholder and all Directors and Employees (including freelancers) of the Policyholder and their accompanying Partners or Dependents all of whom are aged 85 or under at the commencement of cover.

Contingency:	Limit per person, per trip
1. Personal Accident (Accidental Death and Capital Benefits only)	£100,000
2. Medical and Emergency Travel Expenses	UNLIMITED
3. Personal Belongings	£10,000 (single article limit £5,000)
4. Money	£10,000 (cash limit £3,000)
5. Cancellation, Curtailment or Change of Itinerary	£10,000 (£50,000 aggregate any one incident)
6. Travel Delay	£50 per hour (excluding first 4hrs delay), maximum £750
7. Missed Departure	£1,000
8. Hijack and Kidnap and Ransom	£500 per 24hr period, maximum £25,000
9. Personal Liability	£5,000,000
10. Legal Expenses	£50,000

Geographical Limit - WORLDWIDE

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Business Travel

Operative Time

24hrs Worldwide whilst undertaking trips authorised by the Policyholder, including only those trips within the UK that involve travel by air, sea or rail, or an overnight hotel stay

Maximum duration any one Insured Journey

12 months

In the case of an emergency abroad, please contact the emergency helpline on:
+44 1243 621066 (from the UK call 01243 621066), quoting reference NUBT0105

Excesses

Personal Belongings: 25% of any amount in excess of £2,000 in respect of any single article

Money: 25% of any amount in excess of £2,000 in respect of coins, bank or currency notes.

Personal Accident Contingency Accumulation Limits

- Any One Accident £10,000,000
- Multi-Engined aircraft £10,000,000
- Single-Engined Aircraft £2,500,000

Minor (aged under 16) Death benefit

£20,000

Insured Person over 80 at time of Accident

Benefit limited to 10% of sum insured, or £50,000 whichever is the lesser

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Important Information

If you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact Performance, 3rd Floor, Simpson House, 6 Cherry Orchard Road, Croydon, Surrey, CR0 6BA or telephone 020 8256 4931.

We are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body.

Following the complaints procedure does not affect your right to take legal action.

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.

Material Circumstances - IMPORTANT – This policy is a legal contract

Please remember that you must make a fair presentation of the risk to us. This means that you must:

- (1) disclose to us every material circumstance which you know or ought to know or, failing that, sufficient information to alert us that we need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a: (a) matter of fact is substantially correct; and (b) matter of expectation or belief is made in good faith.

A material circumstance is one that is likely to influence an insurer in the acceptance and assessment of the application. You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy. If you fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate your policy, so if you are in any doubt as to whether a circumstance is material then it should be disclosed to us.

Disclosures should be specific and made in a reasonably clear and accessible manner. We will not be deemed to have knowledge of any information generally referred to (for example the contents of company websites listed in the risk presentation) or any matter not expressly drawn to our attention.

Each renewal invitation is made on the basis of the information we have at the time it is issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim or alters the material circumstances under this insurance, even if we are notified after your renewal date.

A specimen copy of the policy wording is available on request. You should keep a record (including copies of letters) of all information supplied to us for the purposes of the renewal of this insurance. A copy of the completed application will be supplied on request within a period of three months after its completion.

Personal (non-business) Policyholders:

You must take reasonable care to answer all questions honestly and to the best of your knowledge. If your answers to the questions we ask are not complete and accurate, your policy may be cancelled, treated as if it never existed, we may revise the premium or terms, or your claim may be rejected or not fully paid. Please refer to our Terms of Business for further information.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

Important (Material Circumstances)

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

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Data Protection Act –Information Uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Aston Lark Limited (trading as Performance) and Aviva Insurance Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Credit Searches and use of Third Party Information

To ensure We have the necessary facts to assess your insurance risk, verify your identity, to help prevent fraud and to provide you with Our best premium and payment options, We may obtain information relating to you and your business from third parties at quotation and renewal and in certain circumstances where policy amendments are requested. This information may include a quotation search from a credit referencing agency which will appear on your credit report and will be visible to other credit providers. It will be clear that this is a quotation rather than a credit application by you to pay by monthly instalments.

We are a responsible provider of credit which is regulated by the Consumer Credit Act, and We take these responsibilities seriously to ensure Our customers are able to meet their monthly instalment commitments.

When you agree to pay monthly, the status of your quotation search from Our credit reference agency will be updated to reflect your credit application and this will be visible to other credit providers. Credit reference agencies may keep a record of the search. We may also pass to credit reference agencies information We hold about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application/renewal you will signify your consent to such information being processed by the insurer or its agents.

Marketing

Aviva group and its agents may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Aviva Insurance, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

Important – Insurance Act 2015 - The Insurance Act 2015 comes into force on 12 August 2016.

We have prepared Your policy wording to comply with the new Act from the effective date shown on Your Schedule (which may be before 12 August 2016), and Your contract of insurance should be read in the context of the provisions of the Act.

In particular, we are complying with section 8 and Schedule 1 of the Act as regards proportionate remedies for breach by Our policyholder of their duty to make a fair presentation of the risk to Us.

In return, We are asking that You also comply with the Act as regards Your duty to make a fair presentation of the risk to Us.

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Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details please contact us at:

Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs, Glasgow, G64 2QR. Telephone: 0345 300 0597. Email PIUUKDI@AVIVA.COM

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.
- Check details of job applicants and employees.

Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim

You should show these notices to anyone who has an interest in the insurance under the policy.

Making a claim – Telephone Contact Points

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below:

Aviva Insurance Claims notification and helpline: 0800 015 1498

In all cases, please quote your policy number.

Copy Policy Availability

A policy booklet was issued at the commencement of your cover, however if you would like to receive a new policy booklet please let us know by telephoning Performance on 020 8256 4931 or writing to Performance, 3rd Floor, Simpson House, 6 Cherry Orchard Road, Croydon, Surrey, CR0 6BA.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored

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Your Cancellation Rights

There are no statutory cancellation rights under this policy.

Period of Validity of Quotations

The renewal premium quoted is valid until the expiry of your current policy.

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