



Riverside
INSURANCE BROKERS LTD

INSURANCE QUOTE

Your insurance quote

Prepared for Thameside Joinery

PERIOD OF INSURANCE

1 December 2026 to 30 November 2027

ISSUED

13 October 2026

QUOTE OPEN UNTIL

23 November 2026

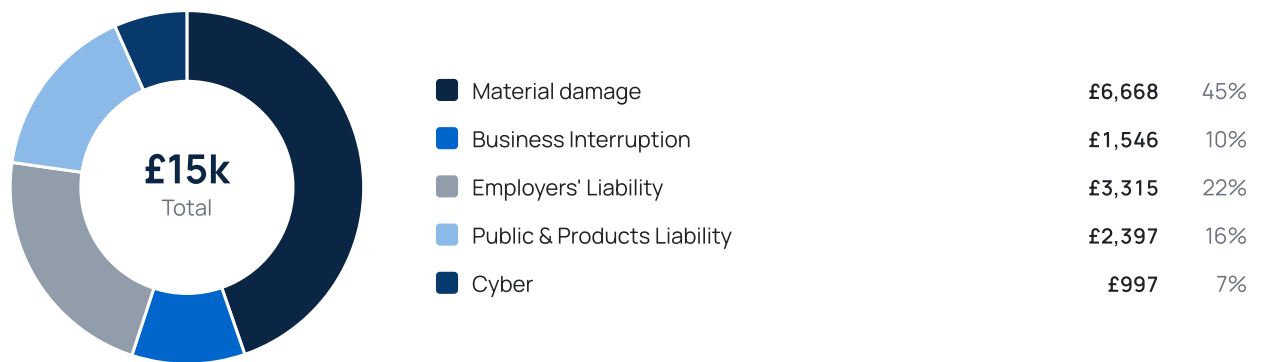
Riverside Insurance Brokers Ltd · Hannah Okafor · hannah@riversidebrokers.example

Your quote

Thank you for asking us to quote for the insurance of Thameside Joinery. This quote sets out the covers and insurers we have found for you, what they cost and what we need from you to put cover in place.

£14,922.80 TOTAL PAYABLE	1 December 2026 COVER STARTS	23 November 2026 QUOTE OPEN UNTIL
Aviva Insurance Limited, Hiscox Insurance Company Limited INSURERS		5 CLASSES OF COVER

Where your premium goes



Covers quoted

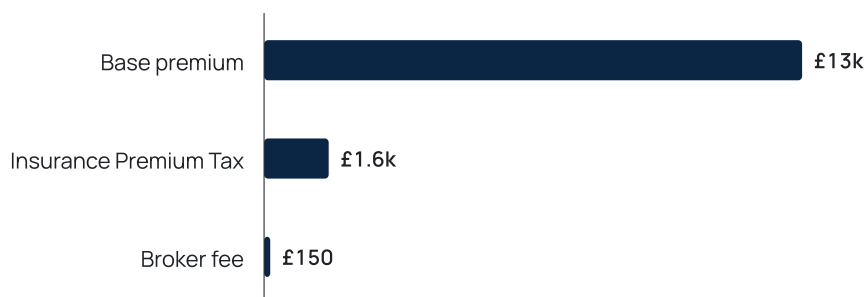
Premiums include Insurance Premium Tax and fees. Full limits, sub-limits and excesses are in each insurer's quote and policy wording.

Class of cover	Insurer	Sum insured	Limit	Excess	Total payable
Material damage	Aviva Insurance Limited	£1,450,000.00		£500.00	£6,668.40
Business Interruption	Aviva Insurance Limited	£900,000.00			£1,545.60
Employers' Liability	Aviva Insurance Limited	£10,000,000.00			£3,315.20
Public & Products Liability	Aviva Insurance Limited	£5,000,000.00		£250.00	£2,396.80
Cyber	Hiscox Insurance Company Limited	£250,000.00		£1,000.00	£996.80

Premium

Class of cover	Insurer	Base premium	IPT	Insurer fee	Broker fee	Total payable
Material damage	Aviva Insurance Limited	£5,820.00	£698.40	£0.00	£150.00	£6,668.40
Business Interruption	Aviva Insurance Limited	£1,380.00	£165.60	£0.00	£0.00	£1,545.60
Employers' Liability	Aviva Insurance Limited	£2,960.00	£355.20	£0.00	£0.00	£3,315.20
Public & Products Liability	Aviva Insurance Limited	£2,140.00	£256.80	£0.00	£0.00	£2,396.80
Cyber	Hiscox Insurance Company Limited	£890.00	£106.80	£0.00	£0.00	£996.80
Total		£13,190.00	£1,582.80	£0.00	£150.00	£14,922.80

What makes up your premium



Total payable: **£14,922.80**. Premiums include Insurance Premium Tax at the rate that applies to each policy.

Paying by instalments

If you would like to spread the cost, we can arrange premium finance. This is a separate credit agreement with the finance provider, who will tell you the annual percentage rate (APR) and the total amount payable before you agree. Paying by instalments usually costs more than paying in full. We may receive commission from the provider. If you miss a payment, the provider may cancel your insurance.

How we are paid

We are usually paid by commission from the insurer, a percentage of the premium before tax. We may also charge a fee, which is shown in the premium summary and in our Terms of Business. We will always tell you about a fee before you agree to pay it.

Your right to ask about our commission

As a commercial customer, you can ask us at any time how much commission and other remuneration we receive for arranging your insurance. We will tell you.

Key terms and conditions

Buildings, machinery and stock are insured on a reinstatement basis with a £500 excess. Employers' liability is £10m as the law requires. Public and products liability is £5m with a £250 excess. Theft cover needs the intruder alarm to be set whenever the workshop is closed.

How long this quote is open

The insurers' terms in this quote are open until **23 November 2026**. After that date the insurers may change or withdraw them. We would then need to confirm the terms again before cover can start.

This quote is based on the information you have given us. If anything changes before cover starts, please tell us straight away: the insurers may change the terms or the premium. You are not covered until the insurer has agreed to cover you and we have confirmed it in writing.

Conditions to be met before cover starts

Insurers often make a quote subject to conditions, sometimes called subjectivities. Examples are a signed proposal form, a survey, evidence of a security system or payment of the premium by a set

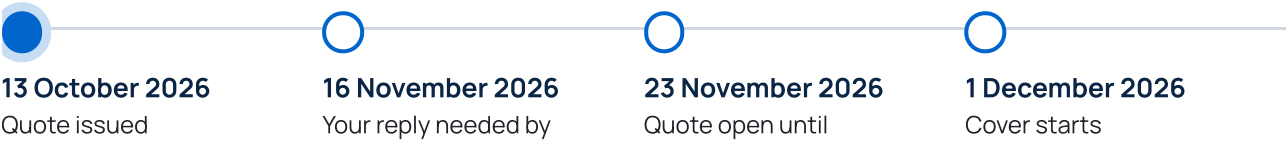
date. If a condition is not met in time, the insurer may change the terms, limit the cover or decline to provide it. Please tell us straight away if you cannot meet one.

What we need to put your cover in place

- Your signed acceptance of this quote
- A copy of the latest electrical installation condition report
- Confirmation that the dust extraction system is cleaned every week
- Payment of the first instalment before cover starts

Next steps

What happens next



To accept, sign the acceptance at the end of this quote and return it to us. Cover starts only once the insurer has agreed to it and we have confirmed it to you in writing.

Important notices

Our regulatory status

Riverside Insurance Brokers Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our firm reference number is 765432. You can check our details on the Financial Services Register at register.fca.org.uk or by calling the FCA on 0800 111 6768.

Statement of demands and needs

Based on the information you have given us, Thameside Joinery needs insurance to protect against the risks described in this document, for the period from 1 December 2026 to 30 November 2027.

The insurance described in this document is consistent with those demands and needs. Where you have chosen not to buy a cover we suggested or to buy a lower limit, we have noted it in this document.

If your circumstances change or anything in this document is not correct, please tell us straight away, as the insurance may no longer meet your needs.

Our personal recommendation

We have provided an advised service. Having considered your demands and needs, we believe the insurance recommended in this document is suitable for you, for the reasons set out in our recommendation. Where it does not meet all of your needs, we have told you which needs are not met.

Your duty of fair presentation

Under the *Insurance Act 2015* you must make a fair presentation of the risk to insurers before the insurance starts and before any renewal or change. This means disclosing every material circumstance that you know or ought to know, in a way that would be reasonably clear and accessible to a prudent insurer.

What you know includes what is known to your senior management and to the people responsible for your insurance. What you ought to know includes what a reasonable search of the information available to you would reveal, for example from your records, your other offices and anyone who holds information for you.

If you do not make a fair presentation, the insurer may be able to avoid the policy and refuse all claims, apply different terms or reduce the amount it pays. Please ask us if you are unsure whether something should be disclosed.

Insurance Product Information Documents

We have enclosed an Insurance Product Information Document (IPID) for each policy where the insurer provides one. It summarises the main cover, what is not covered and your obligations. It is a summary only: the policy wording and schedule set out the full terms.

Financial Services Compensation Scheme

We and the insurers we deal with are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation if an insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Compulsory insurance, such as employers' liability, is protected in full; for other insurance the protection is 90% of the claim, with no upper limit. Find out more at www.fscs.org.uk.

Financial Ombudsman Service

If you have a complaint, please tell us first so we can try to put it right. If you are not satisfied with our final response or we have not resolved it within eight weeks, you may be able to refer it to the Financial Ombudsman Service, a free and independent service.

Financial Ombudsman Service · Exchange Tower, London E14 9SR · 0800 023 4567 · www.financial-ombudsman.org.uk

How we use your information

We process personal data under UK data protection law to arrange and manage your insurance and claims. We share it with insurers, premium finance providers, claims handlers and other service providers, some of whom may be outside the UK. Our privacy notice explains how we use your information and your rights. Ask us for a copy.

Accept this quote

By signing below, Thameside Joinery Ltd accepts this quote and asks Riverside Insurance Brokers Ltd to arrange the insurance set out in it, on the terms and for the premium shown, from 1 December 2026.

We confirm that we have read this quote, including the statement of demands and needs and our duty to the insurers. The information we have given you is true and complete and includes any changes. We agree to pay the premium within the insurers' terms of trade.

Signature, name and position of an authorised person and the date

This report was prepared from a template. The broker named in it is responsible for its accuracy and for any advice given under their FCA authorisation.