

# CLIENT CATEGORIES EXPLAINED

CLIENT CATEGORY	INCLUDED	NOTES
<b>BUSINESS</b>	<ul style="list-style-type: none"> <li>• Limited Company</li> <li>• Limited Liability Partnership</li> <li>• Partnership</li> </ul>	<ol style="list-style-type: none"> <li>1. Cover is extended to the Directors, Partners, the Company Secretary and their spouses or civil partners provided that               <ul style="list-style-type: none"> <li>• You act as their tax return agent</li> <li>• They have no Self-Employment income (or a sole trader premium is due) and</li> <li>• They do not have gross annual Land &amp; Property income in excess of £50,000 (or a sole trader premium is due)</li> </ul> </li> <li>2. If Turnover exceeds £25m a separate individual client proposal form is required, please contact the Client Services Team on 0800 032 7446 or email <a href="mailto:clientservices@croneri.co.uk">clientservices@croneri.co.uk</a></li> </ol>
<b>SOLE TRADER</b>	<ul style="list-style-type: none"> <li>• Individual with trading income</li> <li>• Individual with gross annual Land &amp; Property income over £50,000</li> <li>• Trading Charity or Trust</li> <li>• Director of an insured business who has self-employment income and/or gross annual Land &amp; Property income in excess of £50,000</li> </ul>	<ol style="list-style-type: none"> <li>3. If Turnover or Income exceeds £25m, a separate individual client proposal form is required. Please contact the Client Services Team on 0800 032 7446 or email <a href="mailto:clientservices@croneri.co.uk">clientservices@croneri.co.uk</a></li> </ol>
<b>PRIVATE</b>	<ul style="list-style-type: none"> <li>• Individual with no trading income</li> <li>• Individual with Land &amp; Property income less than £50,000</li> <li>• Non-trading Charity or Trust</li> </ul>	