

Client Categories Explained

Client Category	Included	Notes
Business	<ul style="list-style-type: none">✔ Limited Company✔ Limited Liability Partnership✔ Partnership	<ol style="list-style-type: none">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">• You act as their tax return agent• They have no Self-Employment income (or a sole trader premium is due) and• They do not have gross annual Land & Property income in excess of £50,000 (or a sole trader premium is due)2. If Turnover exceeds £25m a separate individual client proposal form is required, please contact the Client Retention Team on 0800 032 7446 or email clientretention@croneri.co.uk
Sole Trader	<ul style="list-style-type: none">✔ Individual with trading income✔ Individual with gross annual Land & Property income over £50,000✔ Trading Charity or Trust✔ Director of an insured business who has self-employment income and/or gross annual Land & Property income in excess of £50,000	<ol style="list-style-type: none">3. If Turnover or Income exceeds £25m, a separate individual client proposal form is required. Please contact the Client Retention Team on 0800 032 7446 or email clientretention@croneri.co.uk
Private	<ul style="list-style-type: none">✔ Individual with no trading income✔ Individual with Land & Property income less than £50,000✔ Non-trading Charity or Trust	