



THE **INSURANCE** OCTOPUS

PROFESSIONAL COMBINED

POLICY STATEMENT OF FACTS



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Policy number: HISC9384449

By accepting this insurance you confirm that the facts stated below are true. We have relied on these facts and all the information that you or anyone on your behalf provided, in deciding to accept this insurance and in setting the terms and premium. You must read this document to ensure that all the facts stated below are accurate and complete. If any of the facts stated below or any of the information provided to us is not correct or needs to be changed, you must inform us as soon as possible. When we are notified of a change we will tell you if this affects your policy.

If you do not inform **us** about a change it may affect any claim **you** make or could result in your insurance being invalid.

Policy/quote reference:	HISC9384449
Insured:	Birmingham Specialist Pipefitting LTD
Inception Date:	03/08/2017
Date issued to the insured:	26/07/2017

Risk details

Insured name:	Mr Matthew Bowen
Company type:	Limited Company
Registered address:	18 Wolverley Road Solihull B92 9HN

Your activities

Trade/profession:	Heating And Ventilation Contractor
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Turnover details

Turnover	£400,000
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General

Have you ever had insurance or a proposal cancelled, withdrawn, declined or made subject to special terms?	No
Have you, either in a personal capacity, or as a business; ever been declared bankrupt; or become insolvent; or made any voluntary arrangement with creditors; or been subject to enforcement of a judgement debt?	No
Have you ever been convicted of or charged with any offence (including a civil penalty from the UK Border Agency) , other than a motoring offence or conviction spent under the Rehabilitation of Offenders Act 1974?	No
Are you aware, after reasonable enquiry of: any shortcoming, fact or problem which may give rise to a claim; a complaint about your work or anything you have supplied; or a client withholding payment due to you after any complaint?	No
Are you aware, after reasonable enquiry, of any loss or potential loss from the suspected dishonesty or malice of any employee or sub contractor in the last 5 years?	No
Does the total of all claims or losses, suffered by you in relation to any insurance related, to the covers being requested under this policy exceed £5,000 within the last 5 years or have you, suffered any claims or losses of a repetitive nature?	No

Technology Professional Indemnity

Do you always work to signed contracts/agreements?	
Have you or anyone that works for your business ever been the subject of disciplinary proceedings by any professional organisation?	
How many years relevant experience do you have?	
Do you undertake any contracts which involve; industrial or engineering process control, financial trading or transactional systems, including Payment Card Industry systems, design of medical related systems, design or testing of security systems, safety critical systems or aerospace, automotive or military contracts?	
Do you sell your own games, online games or mobile applications ("apps")?	

Public and Products Liability

Limit of indemnity	£5,000,000
Do you undertake or supervise any manual work other than collection, delivery, stock taking or IT installation?	Yes
Do you undertake any work involving asbestos or nuclear waste products or services?	No
Are all products manufactured by a third party, sourced from a third party distributor in the European Union and kept as the original brand, in the original packaging, remain untested and unaltered by you?	Yes
Do you export any products outside the EU?	No
Would you like to extend your Public and products liability to cover your business worldwide?	No
Do you work with children or vulnerable adults?	No

Manual Public and Products Liability

Do you undertake any work where there is a risk of immediate and significant financial loss by any other party due to failures in your work?	No
Do you undertake any work which involves any electrical or gas installation or appliance?	Yes
Do all persons who undertake any work which involves any electrical or gas installation or appliance hold a nationally recognised qualification for such work?	Yes
Do you undertake any work where the person's feet are more than three metres from ground level when outside a building or structure or three metres from floor level when inside a building or structure?	No
Do you undertake any ground works or any work to a depth of more than one metre?	No



Policy number: HISC9384449

Do you undertake any work which involves the use or application of heat or flames, other than soldering irons and blow torches? No

Do you undertake any work on, in, or involving: civil structures, basements, water or damp proofing, cavity wall insulation, demolition or any work with a project value of over £100,000? No

Employers Liability

Please confirm your anticipated wage roll for the next 12 months £240,000

Limit of indemnity £10,000,000

Are you aware, after enquiry, of any potential disease or injury to an employee that may give rise to a claim? No

Can you confirm your employees are employed under a UK employment contract? Yes

Does your client or any of their employees work offshore? No

Do you, or does anyone working on your behalf undertake any work for you in any territory where the Foreign and Commonwealth Office advise against all non-essential travel? No

Do you have a ERN number TBC

Manual - Employers Liability

Is everyone working on your behalf provided with appropriate training for the tools and machinery with which they work? Yes

Does anyone undertake any work on your behalf which involves the use of any fixed woodworking machinery? No

Will you require Business HR with your policy?

No

Will you require commercial legal expenses with your policy?

Yes



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Your information

By accepting **your policy**, you consent to **us** and the Hiscox group of companies (collectively referred to as Hiscox) using the information **we** may hold about **you** or others related to **your policy** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal information about **you** or others related to **your policy** where this is necessary (for example health information or criminal convictions). This may mean Hiscox has to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, third-party service providers, reinsurance companies, insurer tracing offices and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by Hiscox as set out above. The information provided will be treated in confidence and in compliance with all relevant regulation and legislation.

You or others related to **your policy** may have the right to apply for a copy of this information (for which Hiscox may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded.