

Tradesman & Contractors Policy

Statement Of Facts



iprism Reference Number

IP15XX00000000840543 (0000RLSY)

This Statement of Facts was issued on

03/08/2015 14:46:23

Your iprism reference is

0000RLSY

Your Policy Number is

I11/052014/TR/013442

Your insurance is effective from

03/08/2015 13:06:11

Agency

Agent Name

The Insurance Octopus

Agent Telephone Number

0161 968 2040

Agent Address

Floor 2, Marsland House
Brooklands
Sale
Manchester
M33 3AQ

Agency Number

ATBO0001

IMPORTANT NOTICE

This Statement of Facts is a record of the statements, information and material facts advised to iprism Underwriting Agency Limited upon which the acceptance of the proposal for insurance and the calculation of the premium are based and which form the basis of the contract of insurance between you and the insurance companies underwriting your policy.

Correct values at risk must be advised. If the sums insured that you require are not adequate this may result in the amount paid to you in the event of a claim being reduced.

You and the insurance advisor completing the form on your behalf must provide all material facts likely to influence the acceptance and assessment of this insurance. If you have any doubts about the disclosure of such information you should discuss this with your insurance advisor. Failure to disclose any material fact may invalidate your policy or result in your policy not operating fully.

WHAT YOU NEED TO DO NEXT

1. You should check this Statement of Facts and if any of the statements, information or the material facts are incorrect or if there are any other material facts you feel should be disclosed you should contact your insurance advisor immediately. Changes to the information shown may in some instances result in amendments to your terms or conditions, or refusal of cover.

Failure to do so could invalidate your policy or result in a claim being repudiated.

2. If all the information contained in this Statement of Facts is correct then you should retain this document with your other policy documents.

3. Carefully read the Claims and Underwriting Exchange Register information, the Data Protection Notice and the Employers Liability Tracing Office (ELTO) information.

SUMMARY OF COVER

A summary of the cover provided by your policy is available on request from your insurance adviser. A specimen copy of the policy wording is also available on request.

Proposer Details

Name of Insured	Birmingham Specialist Pipe Fitting LTD
Business Address	18 WOLVERLEY ROAD SOLIHULL
Business Address postcode	B92 9HN
Your e-mail address	mallypower@googlemail.com
Your daytime telephone number	07786982761
Your mobile telephone number	07786982761
What category best describes your business?	Limited

Please note that cover for subsidiary companies is not available

Trade and Business

What is your Trade or Occupation?	Heating & Ventilation Contractor - large commercial only and no other for the purposes of this insurance
When was the Business established	June 2013
What is your estimated annual turnover?	up to £250,000

Tradesman & Contractors Policy

Statement Of Facts



iprism Reference Number

IP15XX00000000840543 (0000RLSY)

Trade and Business (Continued)

Number of Principals, Partners and Proprietors engaged in the business:	0
Number of Directors and Employees undertaking MANUAL work:	6
Number of Directors and Employees undertaking ONLY CLERICAL work:	0
Total number of Persons:	6
Do you employ temporary employees?	No
Do you employ bona fide sub-contractors?	No
Do the normal business activities involve the application of heat?	Yes
What percentage of your work in any one year involves the application of heat?	less than 10%
Do you use blow lamps, blow torches, bitumen boilers or angle grinders?	Yes
Do you use electric or oxy-acetylene burning or welding equipment?	No
Do you undertake any work at heights in excess of 10 metres or at depths in excess of 2 metres?	No

You have confirmed that:

1. You work only in England, Scotland, Wales, Channel Islands, or Isle of Man.
2. You do not directly or knowingly supply goods or services to the USA or Canada.
3. You do not own lease or rent any business premises, other than storage facilities or office premises for which no cover is available under this contract.
4. The number of persons working in the business does not exceed 10.
5. Your turnover does not exceed £10m
6. There are no current, ongoing or potential matters that you are aware of that will give rise to any legal or contractual disputes.
7. The business does not undertake and has never undertaken any work:
 - i. involving the disposal of fumes, effluent or other harmful waste
 - ii. in or on aircraft operational areas, chemical works, gas works, nuclear installations, offshore installations, petrochemical works, power stations or railways

You have confirmed that:

1. Any work carried out by the business on gas appliances or installations is only undertaken by registered persons operating under the Capita managed Gas Safety Register scheme (or are C.O.R.G.I registered in respect of Northern Ireland or the Channel Islands)
2. The business does not undertake and has never undertaken any:
 - i. demolition (other than minor work as part of a contract)
 - ii. excavation exceeding 2 metres in depth
 - iii. mining activities
 - iv. road construction
 - v. underpinning
 - vi. work involving any form of asbestos (including sampling, treatment, maintenance or repair)

About You

You have confirmed that you or any of your partners or directors in the business:

- a. have never been convicted
- b. have never been charged (but not yet tried)
- c. have never been given an official police caution in respect of any criminal offence other than a (road traffic) motoring offence.

You have confirmed that you or any of your partners or directors in the business:

- a. have never been declared bankrupt (other than a bankruptcy that has been discharged) or insolvent
- b. are not subject to any current bankruptcy or insolvency proceedings
- c. have no outstanding County Court Judgement(s) or Sheriff Court Decree(s)

Tradesman & Contractors Policy

Statement Of Facts



iprism Reference Number

IP15XX00000000840543 (0000RLSY)

About You (Continued)

You have confirmed that you or any of your partners or directors in the business have never been prosecuted or received notice of intended prosecution under:

- a. The Consumer Protection Act
- b. The Food Safety Act
- c. The Health & Safety Act
- d. Any welfare or environmental protection legislation.

Your Insurance History

You have confirmed that you or any of your partners or directors in the business have never had:

- a. an insurance application refused
- b. an insurance cancelled or renewal refused
- c. any increased or special terms applied to any business insurance

Have you had any losses or incidents that have or could have given rise to claims within the last 5 years? No

General Questions

When do you require cover to commence? 03/08/2015

Public Liability

	Limit of Indemnity
Public and Products Liability Indemnity Limit	£5,000,000
Do you want to insure against Treatment Risks?	No

Employers' Liability

	Limit of Indemnity
Employers' Liability Indemnity Limit	£10,000,000
Should the Employer's Liability cover be extended to include injury to working partners or proprietors?	No
Do any employees, labour only sub-contractors or working partners/proprietors use fixed woodworking machinery?	No

Tools and Business Equipment - NOT INSURED

Contract Works, Own and Hired In Plant - NOT INSURED

Personal Accident - NOT INSURED

Legal Expenses - NOT INSURED

Is cover to be extended to include full Legal Expenses? No

How We Use Your Information and Who We Share It With

This information explains how we may use your details and tells you about the systems that we use that allow us to detect and prevent fraudulent applications and claims.

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party suppliers, loss adjusters and reinsurers.

Claims and Underwriting Exchange Register

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Limited (IDS Ltd.). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register.

When you tell us about an incident (such as a fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

Tradesman & Contractors Policy

Statement Of Facts



iprism Reference Number

IP15XX0000000840543 (0000RLSY)

Data Protection

For Data Protection Act purposes your personal data will be held, whether or not you purchase a product, on computer paper file or other format and processed for insurance administration. The data supplied may be shared with other parties involved in the provision of the policy and the handling of claims, including insurance companies, claims adjusters, fraud detection and prevention services, reinsurance companies and regulatory authorities. Your data may also be sent, in confidence, for processing to other companies including those located outside the European Economic Area.

We will hold this information for a reasonable period of time to ensure that a clear and complete history of insurance enquiries, applications, policy records and transactions is maintained. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998.

You have the right to apply for details of the personal information we hold about you (for which we charge a fee).

By entering into this contract of insurance you have confirmed your authority to disclose your personal data and consent on your behalf to the processing of that data.

You have a right to access (subject to limited exceptions) and if necessary rectify the information that we hold.

You are advised to keep a record (including copies of letters) of all information supplied to us for the purpose of entering into the contract.

Credit Search

We use information obtained from a number of sources including credit reference agencies. This helps us to confirm your identity and allows us to give you a quotation.

Fraud Prevention and Detection

We will check your information against a range of registers and anti-fraud databases for completeness and accuracy. We may also share your information with law enforcement agencies, other organisations and public bodies.

If we find that fraud or inaccurate information has been given to us or we suspect fraud we will take appropriate action. If fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations including those from other countries may also access and use this information to prevent fraud and money laundering.

Sensitive Information

Some of the personal information we have asked you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as the information about criminal convictions and civil proceedings). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

Employers Liability Tracing Office (ELTO)

In accordance with the Employers Liability Insurance: Disclosure by Insurers (no 4) Instrument 2013 made by the Financial Conduct Authority (FCA) we will be required to provide some of your information to the Employers Liability Tracing Office (ELTO).

The information that we supply in accordance with this requirement will be added to an electronic database that will be managed by ELTO.

The information supplied to the ELTO will include:

- Policy number(s)
- Employers' current names and addresses
- Coverage dates
- Her Majesty's Revenue and Customs Employers Reference Numbers

Tradesman & Contractors Policy

Statement Of Facts



iprism Reference Number

IP15XX0000000840543 (0000RLSY)

Declaration

I/We confirm

- (a) if any answer has been supplied by any other person, he/she shall be my agent for that purpose. I also confirm that any data which I/we have supplied in this Statement of Facts about other persons is given with their knowledge and authorisation
- (b) to the best of my/our knowledge and belief the information given in this Statement of Facts is correct and complete in every detail
- (c) my/our understanding that any Material Fact, which is information that may influence the company in the acceptance and terms provided, has been disclosed and recorded and that if true answers have not been given that the insurance may not protect me/us in the event of a claim
- (d) my/our understanding that you will pass the information on this form and about any incident to IDS Ltd. so that they can make it available to other insurers
- (e) my/our agreement that this statement of facts, declaration and the additional information provided by me/us and my/our insurance intermediary will form the basis of the contract between me/us and the insurance company
- (f) That we have seen or have been given the opportunity to see a copy of the full policy wording and agree to accept and conform to the terms conditions and exceptions of the Policy and to pay the premiums due
- (g) understanding that my/our personal details will be passed to or used by member companies of the insurers and to third parties such as claims administrators, loss adjusters or fraud investigators for the purpose of my/our insurance (for example underwriting processing and claims handling)
- (h) my/our consent to the information given in this form and any information you may obtain from Fraud prevention agencies or information received with any subsequent claim I/we may make being used in the manner set out under "How we use your information and who we share it with" above

CALLS MAY BE MONITORED AND RECORDED AND MAY BE USED FOR FRAUD PREVENTION AND DETECTION AND FOR QUALITY CONTROL AND TRAINING PURPOSES

iprism is a trading name of iprism Underwriting Agency Limited and is authorised and regulated by the Financial Conduct Authority, (FCA Register No. 460209). iprism is registered in England (no. 5604278) and our registered address is 133 Houndsditch, London EC3A 7BX.