



STATEMENT OF FACT

COMMERCIAL COMBINED



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This Statement of Fact is the record of information provided to Us by Your insurance advisor on Your behalf and in conjunction with the Policy Document and Schedule.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits Your requirements. You should pay particular attention to any terms Conditions limits and Exclusions including Endorsements which may require You to take action.

You confirm that You have answered the questions to the best of Your knowledge and belief and that You have fairly presented the risk to Us. It is very important that You check that the information is accurate and complete and includes all circumstances that might affect Our decision to insure You or the terms upon which such insurance is given. If it is not, please contact Your insurance advisor.

Failure to disclose all relevant facts fully and accurately may invalidate Your Policy or affect the amount We pay You in the event of a claim. If You are unsure whether certain facts are relevant You should disclose them to Your insurance advisor.

The following are statements provided about You

General Declaration

Neither You or any principal partner director or shadow director involved in Your Business has ever:

been convicted or charged with (but not yet tried) or given an Official Police Caution in respect of any criminal offence other than a motoring offence or an offence that is now considered "spent" under the current Rehabilitation of Offenders Act	TRUE
been convicted of, charged (but not yet tried) with or officially cautioned for a breach of any Health and Safety or Welfare or Environmental Protection legislation	TRUE
been disqualified under The Company Directors Disqualification Act 1986 from holding a company directorship	TRUE
had an insurance proposal declined, renewal refused, insurance cover cancelled or special terms applied	TRUE
been involved or associated with the management of any Company Partnership or Business which has ceased to trade following or as a result of the appointment of a receiver, liquidator, administrator or other insolvency practitioner	TRUE
been involved or associated with the management of any Company Partnership or Business with an administrator liquidator or a supervisor or nominee under a voluntary arrangement or any compromise or arrangement with creditors whether formal or informal	TRUE
been served with a prohibition or improvement order under health and safety legislation	TRUE
had a county court judgement awarded against them	TRUE

Claims :

there have been no claims in the past five years	TRUE
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The Premises:

are constructed of brick stone or concrete and roofed with slates, tiles, concrete, metal or asbestos with no more than 20% of other materials	TRUE (if FALSE please provide full details below and this should incorporate, where appropriate, wall and roof materials and composite panels/linings)
are not listed	TRUE
are maintained in a good state of repair	TRUE
are solely occupied by You	TRUE
are not Unoccupied, empty or disused	TRUE
there is an Intruder Alarm at the premises. - If True, the alarm complies with the Alarm Condition within the Endorsement noted on Your Schedule	TRUE
there is a Fire Alarm our Automatic Fire Detection System operative at the Premises	TRUE
no part of the roof area is flat/felted/bitumen/asphalt	TRUE
there are no items of property stored outside of the Premises	TRUE

Subsidence

Subsidence, Ground Heave or Landslide cover is required.	TRUE
If TRUE, please confirm that to your knowledge: the premises have never shown sign of damage which may be attributable to Subsidence, Ground Heave or Landslide	TRUE
the premises are not being monitored (or have ever been monitored) for Subsidence, Ground Heave or Landslide	TRUE
the premises do not have trees or shrubs of heights over 5 meters within 7 meters of the Buildings	TRUE
the premises have never been subject to a survey which mentions Settlement or Movement of Buildings	TRUE
no neighbouring property has been the subject of an occurrence of Subsidence, Ground Heave or Landslide	TRUE
the premises have never flooded as a result of broken or damaged drains underground drains and You are not aware of any extensive underground draining problems	TRUE

Liability

no work is undertaken away from the premises involving the use of heat, including welding or cutting equipment	TRUE
there is no sale, process, treatment, repair or other work undertaken on any products exported to USA or Canada	TRUE
no employees reside or work outside of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man	TRUE
no work is undertaken in or around aircraft or airports	TRUE
no work is undertaken in or around collieries, mines, chemical works, gas works, oil refineries, power stations, offshore installations or bulk oil petrol gas or chemical storage tanks or chambers.	TRUE
no work is undertaken in or about railways	TRUE
no work is undertaken in or about canals, viaducts, bridges, tunnels, ships, docks, piers, wharves, breakwater, sea walls,	TRUE
no work carried out involving exposure to radioactive substances or devices	TRUE
You do not hold now and have never held an asbestos removal licence in the last 10 years If You or Your employees come into contact with asbestos or asbestos containing materials, work will cease immediately and a licenced sub-contractor will be engaged to deal with such material	TRUE
Whenever work is carried out by bona fide subcontractors You obtain documentary evidence that such subcontractors have in force public liability insurance providing a limit of liability not less than £5,000,000 or that provided by Your current policy whichever is the lower and that the subcontractors policy covers the work to be undertaken and cover is in force for the duration of such work	TRUE

If any of the above statements are **FALSE** please supply full details in the box below



Data Protection

Pen Underwriting Limited are the data controller of any personal information You provide to Us or personal information that has been provided to Us by a third party. We collect and process information about You in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing Your information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjustors, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how Your information is used and Your rights in relation to Your information, please see our Privacy Policy – <https://www.penunderwriting.co.uk/Privacy-and-Cookies>. If You are providing personal data of another individual to us, You must tell them You are providing their information to Us and show them a copy of this notice.

Fraud Prevention Agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering for example when:

- checking applications for and managing credit and other facilities and recovering debt;
- checking insurance proposals and claims;
- checking details of job applicants and employees.

We and other organisations that may access and use information recorded by fraud prevention agencies may do so from other countries.

