



STATEMENT OF FACT

COMMERCIAL COMBINED



STATEMENT OF FACT

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 :

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

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| 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 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 |

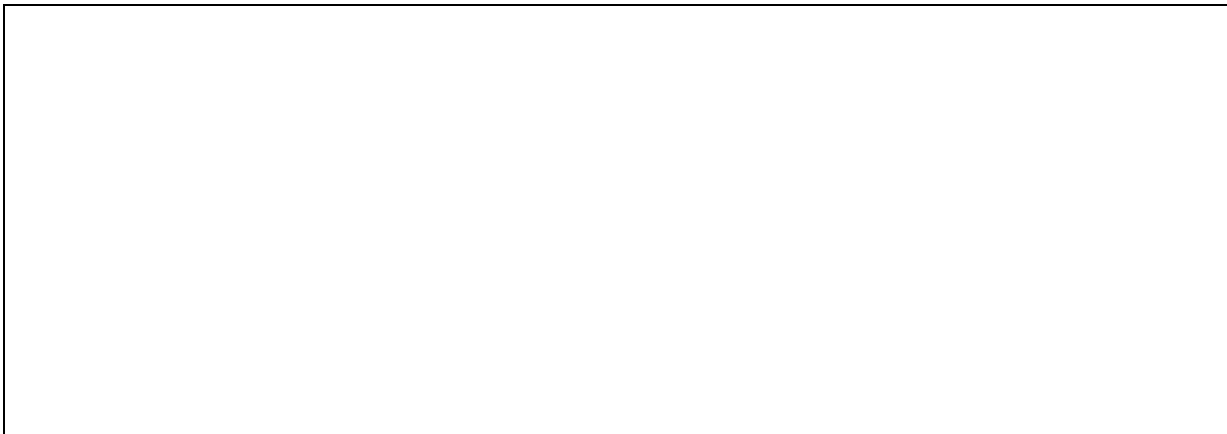
Subsidence

| | |
|--|------|
| 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 are committed to protecting and respecting Your privacy.

Any personal data You supply to Us will be treated in accordance with the Data Protection Act 1998 (the "Act") and any other legislation intended to protect Your personal information and privacy.

Any personal data provided to Us, including sensitive personal data (such as information relating to health or criminal convictions), will be processed by Us for the purposes of:

- (a) providing insurance, handling claims and any other related purposes.
- (b) offering renewal, research or statistical purposes.
- (c) providing You with information, products or services that You request from Us or which We feel may interest You, where You have consented to be contacted for such purposes.
- (d) notifying You about changes to Our service.
- (e) safe-guarding against fraud and money laundering.

The personal data that We collect from You may be transferred to, and stored at, a destination outside the European Economic Area ("EEA"). It may also be processed by staff operating outside the EEA who work for Us or for one of Our suppliers. Such staff maybe engaged in, among other things the provision of support services. Where We transfer Your personal data outside of the EEA, We will take all steps reasonably necessary to ensure that it is treated securely.

Pen Underwriting may disclose Your personal data to third parties involved in providing products or services to Us, or to service providers who perform services on Our behalf. These include:

- (a) Our group companies, which means Our subsidiaries, Our ultimate holding company and its subsidiaries, as defined in Section 1159 of the UK Companies Act 2006.
- (b) affinity partners.
- (c) reinsurers.
- (d) other insurance intermediaries.
- (e) insurance reference bureaus.
- (f) credit agencies.
- (g) medical service providers.
- (h) fraud detection agencies.
- (i) loss adjusters.
- (j) solicitors/barristers.
- (k) accountants.
- (l) regulatory authorities; and
- (m) as may be required by law

You have the right to ask Us not to process Your personal data for marketing purposes. We will usually inform You (before collecting your data) if We intend to use Your data for such purposes or if We intend to disclose Your information to any third party for such purposes. You can exercise Your right to prevent such processing by checking certain boxes on the forms We use to collect Your data. You have the right to access any personal information We hold about You. Your right of access can be exercised in accordance with the Act. Any access request may be subject to a fee of £10 to meet Our costs in providing You with details of the information We hold about You.

For access to your personal data please write to; The Data Protection Officer, Pen Underwriting, The Walbrook Building, 25 Walbrook, London, EC4N 8AW

For full details of Our privacy policy please visit Our website at www.penunderwriting.co.uk.

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.



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