



Policy Ref:	MLL0002351
Date of Issue:	25/06/2015
Proposer's Name:	Mrs Anita Parlag-Szijarto , trading as tikomio
Postal Address:	75 Benchill Road Manchester M22 8EN

The Statement of Fact is a record of information that you provided to your Broker, Intermediary or Agent, and any assumptions made about you and your business upon which your insurance quotation is based.

The Statement of Fact and Schedule are incorporated in and form part of the Policy and should be read together as one contract.

You are not required to sign the Statement of Fact but you should read it carefully in conjunction with the Schedule.

Please check that all the information you have provided and any assumptions made about you and your business on this Statement of Fact is correct and complete. This is important because inaccurate or incomplete information may result in your insurance being cancelled from its start date and /or your claim not being paid.

If any of the information is incorrect you should immediately notify the Broker, Intermediary or Agent who arranged the policy and obtain a revised Statement of Fact and/or Schedule.

Customer Profile

Title	Mrs
First Name	Anita
Surname	Parlag-Szijarto
Trading Name	tikomio
Postcode	M22 8EN
Address Line 1	75 Benchill Road
Town	Manchester
Email	tikomio@gmail.com
Telephone	07889846780
Mobile Number	07889846780

About Your Business

Please select the main types of good that you sell - use "Other" if your goods are not listed	Arts and Crafts
Do any other goods make up more than 20% of your sales?	Yes
Please select other goods that you sell	Jeweller
Do you use a car or van in the course of your business?	No
How many different markets do you trade on?	10
How many pitches a week do you take?	3 or less
Do you trade outside the United Kingdom?	No
Do you trade online?	Yes

Quote Reference: MRSA389614875

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Please provide website address if you have one.	www.tikomio.co.uk
What is your estimated Turnover for the next 12 months?	Less than £50,000
How many directors and principles are in your business?	1
Do you have any regular employees?	No
Are you likely to employ any temporary staff throughout the year, with the total number of days for all temporary employees is less than 30?	No
Where did you hear about us?	Internet Search

Your Cover

Please select your Limit of Indemnity	£5,000,000
Do you require Employers Liability Cover	No

General Questions

Has the proposer, director or partner ever had a proposal refused or declined, or had an insurance cancelled, renewal refused or had special terms applied in the last 5 years?	No
Has the proposer, director or partner ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence that resulted in a custodial sentence?	No
Has any of the proprietors, partners or directors been declared bankrupt or insolvent or been the subject of bankruptcy proceedings?	No
Has the proposer, director or partner ever had a County Court Judgement served against you or entered into an Individual Voluntary Arrangement in the past 5 years?	No
Do you undertake any work involving the use or handling of Asbestos or Silica or the discharge of toxic or dangerous substances into the atmosphere, sewers, waterways or elsewhere?	No
Do you process, use, handle or store any materials that are explosive, flammable, corrosive, an irritant, liquids or gases in bulk?	No
Has anyone connected with the business ever been served with a prohibition notice under the Health and Safety at Work Act or prosecuted under this Act, or the Control of Substances Hazardous to Health Regulations, or similar legislation?	No
For any of the classes of insurance proposed, has the proposer, any partner or director suffered any loss or had any claim made against them whether insured or not in the last 3 years?	No

Marketing

Personal Motor	No
Commercial Vehicle	No
Household	No
Stock	No
Are you buying this policy for a one-off event or are you a regular trader?	Regular Trader



Useful Information

Termination

If you wish to terminate the contract at any time please contact the Broker Intermediary or Agent who arranged the Policy

How to make a claim

Please contact in the first instance the Broker Intermediary or Agent who arranged the Policy. Please quote your Policy Number

How to complain

If you have a complaint about your policy or the service you have received please contact the Broker Intermediary or Agent who arranged the Policy for you.

If they are unable to resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving their final response letter.

Should you be unhappy with the service provided by LV=, please contact us by phone on 0845 640 5500 or write to us at LV=, County Gates, Bournemouth, BH1 2NF. E-mail: feedback@lv.com Please quote the Policy Number in all correspondence. A copy of our complaint handling procedure is available on request.

If we cannot resolve your complaint you may refer your complaint to the Financial Ombudsman Service within six months of receiving our final response letter. The address is:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR Telephone: 0800 023 4567 or 0300 123 9 123 (from mobile or non BT lines)
e-mail: complaint.info@financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action

Details about our Regulator

Liverpool Victoria Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Compensation Scheme

What happens if we are unable to meet our liabilities?

If we are unable to meet our liabilities to our policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). There are different levels of compensation, depending on what kind of insurance you have:

Compulsory insurance such as third party motor insurance, is covered for 100% of the claim. Non-compulsory insurance, such as home insurance, is covered for 90% of the claim.

You can get further information from the Financial Services Compensation Scheme. 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Telephone 0800 678 1100 or 020 7741 4100 or
E-mail: enquiries@fscs.org.uk.



Data Protection - How we use your personal information

This information explains how we may use your details and tells you about the systems we use that allow us to detect and prevent fraudulent applications and claims. The savings that we make help us to keep premiums and products competitive.

The way in which we may use your personal data is controlled by the requirements of the Data Protection Act 1998. Liverpool Victoria Insurance Company Limited is registered for the purpose of processing personal data.

Subject to payment of a fee, you can ask for a copy of the personal information we hold about you by writing to the CCA Department, LV=, County Gates, Bournemouth, BH1 2NF. For details of the Liverpool Victoria group of companies please refer to www.lv.com

The information (some of which may be sensitive data) may be used to process and administer your insurance by us and our agents (e.g. service providers both within and outside the European Economic area with which we have agreements). It may also be used or disclosed to regulators for the purposes of monitoring and enforcing our compliance with any regulation. Occasionally, your personal information may be disclosed to selected third parties who are assisting us in service improvement activities.

All phone calls may be monitored and recorded and may be used for fraud prevention and detection, quality control and training purposes.

Your information includes data about your transactions.

If credit or debit card details are provided to us we may use this information to automatically renew your insurance policies. We will only do this where we have your permission.

If your details have been obtained through one of our affinity associations we may pass some of your information, including product details and on-going information, to that affinity organisation for membership, business analysis and other relevant purposes.

If you move to a new insurance provider we may confirm certain details relating to your insurance to them. We will only do this where we are satisfied that it is a genuine request.

If we receive a request for policy information by an individual other than the policy holder we will check that the policy holder has given permission to do this.

Sensitive personal data will not be used for marketing purposes.

Credit Search

We use information obtained from a number of sources including credit reference agencies. This helps us to confirm your identity, allows us to give you a quote and decide which payment options we can offer you, for example, paying monthly. You'll see a record of this search if you request a Credit Report. No other organisation who may conduct credit searches will be able to see it.

The search won't affect your credit record or credit rating in any way.



Fraud prevention and detection

We'll 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 false or inaccurate information has been given to us, or we suspect fraud, we'll 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, for example, when:

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

- | checking details on applications for credit and credit related or other facilities
- | managing credit and credit related accounts or facilities
- | recovering debt
- | checking details on proposals and claims for all types of insurance
- | checking details of job applicants and employees

Please contact us at GFC, LV=, County Gates, Bournemouth, BH1 2NF if you want to receive details of the registers and fraud prevention agencies.

Employers Liability Tracing Office (ELTO)

In accordance with the Employers Liability Insurance: Disclosure by Insurers Instrument 2010 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 the Employers Liability Tracing Office (ELTO), it will be subject to periodic update and certification and will be audited annually:

Access to the database and the information stored on it will assist claimants, their appointed representatives, employers' liability insurers and other persons or entities with legal access to the information to:

- | identify which insurer (or insurers) provided employers' liability insurance during the relevant period(s) of employment; and
- | identify the relevant employers' liability insurance policies.

The information supplied to the Employers Liability Tracing Office will include:

- | Policy number(s)
- | Employers' previous and current names and addresses (including subsidiary companies)
- | Coverage dates
- | Companies House Reference Numbers (where relevant)
- | Her Majesty's Revenue and Customs Employers Reference Numbers