



# Professionals

## Statement of Fact

### Attaching to and forming part of the New Business Schedule

Policy Number: **006693742**  
Date of Issue: **22<sup>nd</sup> February 2021**  
Cover Start Date: **22<sup>nd</sup> February 2021**  
Insured Name: **Mr Anthony Watson and Mrs Louisa Watson trading as Cakesy**

## STATEMENT OF FACT

### Important Note

You, the Insured, have a duty to make to us a fair presentation of the risk.

This Statement of Fact is a record of information provided by you or your broker, intermediary or agent acting on your behalf and any assumptions made about you and/or your business (see overleaf for details).

We assume that you have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided for by this insurance).

Information regarding the cover and sums insured that you have requested are included in the New Business Schedule and this Statement of Fact.

NIG has relied upon the information provided to calculate a premium and apply terms and conditions upon which insurance cover is offered.

**WARNING – YOU MUST CHECK ALL THE INFORMATION IN THE NEW BUSINESS SCHEDULE AND THIS STATEMENT OF FACT AND TELL YOUR BROKER, INTERMEDIARY OR AGENT ACTING ON YOUR BEHALF IMMEDIATELY IF ANY DETAILS ARE INCORRECT, INCOMPLETE OR HAVE BEEN OMITTED. FAILURE TO DO SO MAY MEAN THAT YOUR INSURANCE POLICY IS NOT VALID OR THAT WE MAY NOT PAY ALL OR PART OF YOUR CLAIM(S).**

If any changes in circumstances arise during the period of insurance please provide full details to the broker, intermediary or agent acting on your behalf.

If you require a further copy of this Statement of Fact or the New Business Schedule, please contact your broker, intermediary or agent.



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## Assumptions

**If you need any help, clarification or you cannot agree with the important statements, please contact your broker, intermediary or agent.**

### Important statements:

**Neither you, the Insured, nor a director or partner of the Trade or Business or its Subsidiary Companies either personally or in any business capacity:**

have been the subject of a County Court Judgement and/or ever been cited in any unsatisfied court judgements (or the Scottish equivalent) within the last 10 years;

have been subject of an individual voluntary arrangement with creditors, voluntary liquidation, a winding up or administration order, or administrative receivership proceedings within the last 10 years.

**Neither you, the Insured, nor a director, partner or employee of the Trade or Business or its Subsidiary Companies:**

hold or have held any form of Asbestos Licence within the last 10 years or work or have worked with asbestos in the last 10 years.

### Your business:

does not have more than 15 persons working in the business at any one time. (Total of Principals, Partners, Proprietors, Directors, Employees, Temporary Employees and Labour Only Sub-Contractors);

does not work in or on a high risk environment, such as Nuclear Plant/Power Stations, Gas or Chemical Works, Oil Refineries/Bulk Oil Storage, Off Shore Structures, Airfields/Airports, Railway Property, Quarries, Mines, Collieries, Towers, Steeples, Chimney Shafts, Bridges, Viaducts, Flyovers, Underpasses, Docks, Harbours, Piers, Wharves, Dams, Reservoirs, Lakes, Rivers, Foundries or Forges;

does not undertake manual work outside of the EU.

## Declaration – General Matters

Cover Start Date?	<b>22<sup>nd</sup> February 2021</b>
Company Status?	<b>Partnership - Ordinary</b>
In what year was the business established?	<b>2021</b>
Number of years experience?	<b>30</b>



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Has any proposer, director or partner of the Trade or Business or its Subsidiary Companies ever, either personally or in any business capacity, had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or are any prosecutions pending?

**No**

Has any proposer, director or partner of the Trade or Business or its Subsidiary Companies ever, either personally or in any business capacity been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings?

**No**

Has any proposer, director or partner of the Trade or Business or its Subsidiary Companies ever, either personally or in any business capacity, had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed?

**No**

Trade?

**Cake Making & Decorating**

Is this the main trade?

**Yes**

Number of workers associated with this aspect of the business?

**2**

Do you have a separate dedicated business premises?

**No**

Does your work involve the discharge of fumes, effluent or anything of a noxious nature?

**No**

Does your work involve the use of substances which could be harmful to health?

**No**

Annual turnover for the organisation/group?

**£10,000**

Correspondence Address?

23 Harding Street  
Manchester  
United Kingdom  
M4 7DR

Have there been any losses or incidents giving rise to losses in the last 5 years?

**No**

#### **Declaration – Details regarding all persons engaged in the business**

How many people altogether work in the business?

**2**



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Employment Type?	Main Activity?	Number of workers?
<b>Partners/Principals/Proprietors</b>	<b>Manual Work</b>	<b>2</b>



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**Important Information for you to know once the contract is in place**

**Choice of Law**

Under European Law, you and we may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise. We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.