



Date of this letter
15 June 2022

Policy number
550210596

Your business insurance

What's included in this document

- Important information: please read carefully
- What you need to do next
- Your insurance demands and needs
- What's included in your policy package
- Covers you didn't select
- Your statement of fact
- Your cancellation rights
- How we use your information

Important information: please read carefully

- This document contains details of your insurance demands and needs and the information you have provided to us. Please make sure that these details are up to date and correct.
- This statement of fact is a record of the information you have given to us. You must make a fair presentation of the risk to us. This means that you should tell us any information that may influence us in the acceptance of this insurance and the terms provided. This applies prior to the start of your policy, if any variation is required during the period of insurance and prior to each renewal. If you do not do this and fail to advise us of any inaccuracies or omissions your policy may not protect you in the event of a claim.
- If the sums insured that you have selected are not adequate this will result in the amount that we pay you in the event of a claim being reduced.

What you need to do next

- Please check this document carefully to make sure all details are correct and that you have told us any important or relevant information which may influence our decision to accept this insurance.
- Please check that the sections headed Your insurance demands and needs accurately reflect your insurance requirements.
- If you are not sure if something is important or relevant please contact us.
- If all the information in these documents is correct you don't need to do anything. Please keep these documents in a safe place.
- If any of the information in this document is incorrect, please call us immediately on 0330 159 1508.

Your insurance demands and needs

You have told us your insurance needs are:

- Policy effective date - 16/06/2022
- Your primary occupation is - Bakery
- Your secondary occupation is - Bakers Produce Retailing (excluding Baking)
- Your company status is - Sole proprietor
- Business started trading from - 16/06/2022
- Your business address is - 2 Lloyd Wright Avenue, Manchester, M11 3NJ

What's included in your policy package

- Public liability

The covers you have chosen will meet your insurance demands and needs.

Covers you didn't select

- Professional Indemnity
- Contents
- Stock
- High-risk stock
- Loss Of Money
- Goods In Transit
- Business equipment
- Legal expenses
- Personal accident (Capital benefits)
- Personal accident (Weekly benefits)

Your contact details

The insured	The Teapot Bakery
Correspondence address	2 Lloyd Wright Avenue Manchester M11 3NJ
Primary contact	Miss Sin Hang Ho
Primary profession / occupation	Bakery
Secondary profession / occupation	Bakers Produce Retailing (excluding Baking)

Your statement of fact

A statement of fact is a shared document between you and the insurer containing information you have provided.

It's very important that the information in this document is correct.

We will provide insurance cover based on the answers you gave to the questions we asked you.

We asked you	Your answer was
Your primary profession / occupation	Bakery
Your secondary profession / occupation	Bakers Produce Retailing (excluding Baking)
About your business	
When did your business start trading?	16/06/2022
What's your projected turnover for this year?	£15,000
How many people are there in your business including all principals, directors and employees?	1
What is your company status?	Sole proprietor
Business specific questions	
Do you carry out manual work away from your own premises?	No
Do you trade on the internet?	Yes
Cover details	
Professional Indemnity	not included
Public & Products Liability	£1,000,000
Contents	not included
Stock	not included
High-risk stock	not included
Loss of money	not included
Goods in transit	not included
Business Equipment	not included
Legal Expenses	not included
Personal Accident Capital Benefit	not included
Personal Accident Weekly Benefit	not included

Your premises

We asked you	Your answer was
How do you trade?	I work from home
Is the building of standard construction?	Yes
Is the building in good condition?	Yes
Do you have lockable external doors and windows?	Yes

Your claims details

You or any director or partner of the Business have not had any claims or incidents giving rise to a claim in the last 3 years.

Terms & conditions

You have also agreed that these statements are true:

These statements relate to you – the proposer – plus any principal, director or partner connected with the business to be insured.

In a personal capacity or in connection with any existing or previous business, the proposer or any principal, director or partner:

- Has never had **insurance refused or declined**.
- Has never had any **cover cancelled, avoided or made subject to special terms**.
- Has never been **convicted of a criminal offence**, apart from motoring offences and spent convictions (as defined under the Rehabilitation of Offenders Act).
- Has never been **charged but not yet convicted of a criminal offence**, other than a motoring offence.
- Has not been **prosecuted, or served a prohibition order under health and safety legislation** or environmental protection legislation in the last 5 years.
- Has not been **subject to a county court or high court judgement** in the last 5 years.
- Has not been **subject to any bankruptcy proceedings or any form of insolvency or winding-up procedures** (including administrative receivership or any form of voluntary arrangement) in the last 5 years.
- Has not been **disqualified from a directorship** of any company in the last 5 years.
- Has not been **the subject of a recovery action** by HM Revenue & Customs or its predecessors in the last 5 years.

In addition:

In connection with your business or the business activities that you undertake:

You or any of the principals or employees of the business to be insured are **not aware of any existing situation which may result in a claim to this policy**, other than any claims or situations already advised to AXA.

We'll need your Employer Reference Number (ERN) within 75 days of the start date of your employers' liability policy. It will have been given to your business by HMRC.

The **business to be insured is based in the UK**.

There are **no subsidiary or associated businesses** to be included in this insurance.

Declaration

Please read this declaration carefully. You should also show this declaration to anyone else covered by this insurance.

I/We have read the statement of fact (including the declaration) and any other quote documents supplied.

I/We understand that I/we have a duty to make a fair presentation of the risk and that the particulars given in this statement of fact are correct.

I/We have not withheld information that may influence AXA Insurance UK plc in the acceptance of this insurance and the terms provided.

I/We understand that if answers are incorrect or if all relevant information has not been disclosed that this insurance may not protect me/us in the event of a claim.

I/We will tell AXA Insurance UK plc of any change to the details given before the start date of the contract, if any variation is required during the period of insurance and prior to each renewal.

Your cancellation rights

You can call us to cancel your policy at any time within 14 days from the date you receive your documents. You'll get a full refund if your policy hasn't started and won't incur a cancellation fee. If your policy has started, you'll only pay for the length of time you've been covered but won't be charged the cancellation fee.

If you cancel it after 14 days, you'll only be charged for the time you've been covered by us, but there will be a £35 cancellation fee.

In both cases, if you've made a claim, or had one registered against you during that time, you won't be entitled to a refund.

How we will use your information

The information you give us will be used for managing our products or services. We are committed to keeping your details safe. We'll share them with companies we work alongside, who provide a service to us or you, including but not limited to, credit referencing, when you make a claim, and for fraud prevention purposes.

Our privacy notice explains more about this and how we use your information.

Changes to this document

Please tell us immediately if any details in this document have changed. We may need to change the terms and conditions of your policy or your premium.