

## Contractors Combined Insurance Statement of Fact

**Number** 00005143CPP

**Period of Insurance:** From: 00.00 hours on 02/01/2021 To: 24.00 hours on 01/01/2022

**Effective Date:** From: 02/01/2021

**Broker:** Marsh Commercial

**Insured:** Assure Build Ltd

**Subsidiary Companies:** None

**Correspondence Address:** Pondhead Farm, Mayes Green,  
Ockley,  
Dorking,  
Surrey,  
RH5 5PN,  
United Kingdom

**Business Description:** Commercial and Retail Storage Installation, Repairs and Relocation Services

### Please read the following information carefully

This document sets out the important information that you, or your insurance broker on your behalf, have provided to us and we rely on it in assessing your insurance cover. It is very important that it remains up to date and is correct – if it isn't, then it could invalidate your insurance or result in a claim being denied.

### What you need to do next

Please check that the information set out below in the **Key information** section is correct.

#### If the information is correct

If the information is correct you don't need to return this document or take any further action – simply keep this document in a safe place together with your other policy documents. We will treat this as your confirmation that the details below are correct and accurately reflect your insurance requirements. By paying the premium requested, you are accepting the terms offered contained in this document, the policy summary, the schedule and policy documentation.

#### If the information is incorrect

If any of the details are incorrect or anything is unclear, please notify your insurance broker immediately. We will advise you of any changes to your policy, including the premium payable, or any additional information we require to assess your insurance, and we will then issue you with a new statement in place of this document.

Please also read the **Confirmation and Important Notes** the end of this document.

### Client Details

Insured	Assure Build Ltd
Status of Entity	Private Limited Company
Correspondence address	Pondhead Farm, Mayes Green, Ockley,

	Dorking, Surrey, RH5 5PN, United Kingdom
All employees (including labour only sub contractors, trainees, apprentices) paid below PAYE threshold	No
Employer reference number (ERN)	475/RA68826

<b>General Information:</b>	
Date Business established	10 May 2011
Primary Trade	Shop Fitting
Additional Primary Trade details	
Secondary Trade	None
Additional Secondary Trade Details	

Declarations	Select any of the following that apply to any proposer, director or partner of the Trade or Business or its Subsidiary Companies if they have ever, either personally or in any business capacity	
	had a proposal refused or declined	<input type="checkbox"/>
	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	<input type="checkbox"/>
	been disqualified from holding company directorship	<input type="checkbox"/>
	been served with a prohibition or improvement order under health and safety legislation	<input type="checkbox"/>
	been the owner or director of, or partner in, any business, company or partnership had a county court judgement awarded against them	<input type="checkbox"/>
	been the subject of a recovery action by Customs and Excise or the Inland Revenue	<input type="checkbox"/>
	had a renewal refused	<input type="checkbox"/>
	had an insurance cancelled	<input type="checkbox"/>
	had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending	<input type="checkbox"/>
	had special terms imposed	<input type="checkbox"/>
	been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings	<input type="checkbox"/>
	None of the above	<input type="checkbox"/>
		Yes

Risk Management Features	Adherence to COSHH regulations	<input type="checkbox"/>
	Application of joint code of practice fire prevention on construction sites	<input type="checkbox"/>
	Assessment and effective control of pollutants	<input type="checkbox"/>
	Business continuity planning	<input type="checkbox"/>
	Full site perimeter fencing and/or boarding	<input type="checkbox"/>
	Completed HSE Corporate Health and Safety Performance Index	<input type="checkbox"/>
	Comply with Trade Associations Health and Safety Scheme	<input type="checkbox"/>
	Control of access/egress to site for visitors	<input type="checkbox"/>
	Regular inspections of all sites for defects and hazards and corrective action taken	<input type="checkbox"/>
	Fire prevention practices and procedures	<input type="checkbox"/>
	Hot work permit system	<input type="checkbox"/>
	Members of Trade Association	Yes
	Profitability environmental policy	<input type="checkbox"/>
	Quality accreditations	Yes
	Safety awards (e.g. British Safety Council)	<input type="checkbox"/>
	Security procedures	<input type="checkbox"/>
	Waste control and removal	<input type="checkbox"/>

Material Facts	A loss or claim in the last 5 years	<input type="checkbox"/>
	None	Yes

Total Annual Turnover	£1,500,000
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<b>Claims in last 5 years</b>
None

<b>All Estimates (Primary Trade)</b>		
Bona fide subcontractors	Annual payments	Nil
Labour only subcontractors	Annual payments	£ 150,000
Directors and employees wages breakdown	Clerical and non manual	£ 60,000
	Manual - own premises	Nil
	Woodworking Machinists	Nil

	Manual work away excluding use of heat equipment	£ 320,000
	Manual work away using heat equipment	Nil
	Consulting	Nil
	Drivers - plant operators	Nil
	Drivers - collection & delivery only	Nil
	Surveying	Nil
	Site supervisors	Nil
Principals partners and proprietors wages breakdown	Clerical and non manual	Nil
	Manual - own premises	Nil
	Woodworking Machinists	Nil
	Manual work away excluding use of heat equipment	Nil
	Manual work away using heat equipment	Nil
	Consulting	Nil
	Drivers - plant operators	Nil
	Drivers - collection & delivery only	Nil
	Surveying	Nil
	Site supervisors	Nil
Turnover breakdown	EU excluding UK	Nil
	UK	£ 1,500,000
	USA & Canada	Nil
	Worldwide excluding USA & Canada	Nil

<b>All Estimates (Secondary Trade )</b>		
Bona fide subcontractors	Annual payments	Nil
Labour only subcontractors	Annual payments	Nil
Directors and employees wages breakdown	Clerical and non manual	Nil
	Manual - own premises	Nil
	Woodworking Machinists	Nil
	Manual work away excluding use of heat equipment	Nil
	Manual work away using heat equipment	Nil
	Consulting	Nil

Principals partners and proprietors wages breakdown	Drivers - plant operators	Nil
	Drivers - collection & delivery only	Nil
	Surveying	Nil
	Site supervisors	Nil
	Clerical and non manual	Nil
	Manual - own premises	Nil
	Woodworking Machinists	Nil
	Manual work away excluding use of heat equipment	Nil
	Manual work away using heat equipment	Nil
	Consulting	Nil
Turnover breakdown	Drivers - plant operators	Nil
	Drivers - collection & delivery only	Nil
	Surveying	Nil
	Site supervisors	Nil
	EU excluding UK	Nil
	UK	Nil
	USA & Canada	Nil
	Worldwide excluding USA & Canada	Nil

<b>All High Risk Exposure</b>		
Works "airside"	Works 'airside' - own labour (% turnover)	No
	Works 'airside' - BFSC labour (% turnover)	No
Heat work	Works involving use of flame or other hot equipment - own labour (% turnover)	1.00%
	Works involving use of flame or other hot equipment - BFSC labour (% turnover)	0.00%
Works involving railway track, signal, rolling stock or red zone working	Works involving railway track, signal, rolling stock or red zone working - own labour (% turnover)	No
	Works involving railway track, signal, rolling stock or red zone working - BFSC labour (% turnover)	No
Works in or on Nuclear Installations	Works in or on nuclear installations - own labour (% turnover)	No
	Works in or on nuclear installations - BFSC labour (% turnover)	No

Works "offshore"	Works 'offshore' - own labour (% turnover)	No
	Works 'offshore' - BFSC labour (% turnover)	No
works involving Towers, Steeples or Spires	Towers, steeples or spires - own labour (% turnover)	No
	Towers, steeples or spires - BFSC labour (% turnover)	No
works on docks or harbours	Docks or harbours - own labour (% turnover)	No
	Docks or harbours - BFSC labour (% turnover)	No
works involving Viaducts or Bridges	Viaducts or bridges - own labour (% turnover)	No
	Viaducts or bridges - BFSC labour (% turnover)	No
works in or on Oil refineries, gas works or fuel storage facilities	Works involving oil refineries, gas works or fuel storage facilities - own labour (% turnover)	No
	Works involving oil refineries, gas works or fuel storage facilities - BFSC labour (% turnover)	No
Use of explosives		No
Works in or on aircraft or watercraft		No
Works in or on Power stations		No
Works in or on Chemical or petro-chemical plants		No
Works in or on Dams		No
Works in or on Chimney shafts		No
Works in or on Quarries, mines or collieries		No
works involving Tunnelling		No
None of the above		
Do you work with or handle asbestos or materials containing asbestos		No
Height and depth	Maximum height worked at (metres )	12
	Maximum depth worked at (metres )	0

<b>Employers Liability</b>		
Limit of Indemnity		£10,000,000
Material Facts	Absence due to stress related illness	<input type="text"/>
	Exposure to noise levels above 85db(A)	<input type="text"/>
	History of long term disease	<input type="text"/>

	History of noise induced deafness	<input type="text"/>
	Notice order placed on the company under health and safety legislation in the last five years	<input type="text"/>
	Prosecution/prohibition notice or improvement order placed on the company in the last 5 years	<input type="text"/>
	None	<input type="text" value="Yes"/>
Details	None	

<b>Public &amp; Products Liability</b>	
Limit of Indemnity	£5,000,000

<b>Hired Plant</b>	
Maximum item limit hired in	£20,000
Maximum item limit hired out	£0
Estimated hiring charges: Hired in CPA Conditions	£10000
Estimated hiring charges: Hired in non-CPA Conditions	Nil
Estimated hiring charges: Hired out CPA Conditions	Nil
Estimated hiring charges: Hired out non-CPA Conditions	Nil

<b>Money</b>		
Cover required	Money during business hours	Nil
	Money in locked safe out of business hours	Nil
	Money in transit	Nil
	Safe details	Unspecified Safe

<b>Business interruption</b>
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<b>Book debts</b>		
Cover Required	Sum Insured	Nil

<b>Deterioration of stock</b>		
Cover Required	Sum Insured	Nil

<b>Fidelity Guarantee</b>
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Cover Required	Sum Insured	Nil
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<b>Terrorism</b>		
Cover required		No

<b>Goods in Transit</b>		
Cover Required	Own vehicles	
	Number of vehicles	Nil
	Sum insured per vehicle	Nil
Cover Required	Sendings	
	Annual value in transit	Nil
	Limit any one consignment	Nil

<b>Personal Accident (Group)</b>		
Cover required	Cover basis	None
	Activities	None
	Number of people	None
	Capital benefit	Nil
	Weekly benefit	Nil

<b>Legal Expenses</b>		
Cover Required	Limit of Indemnity	£100,000
	Have there been any incidents over the last 5 years that could have given rise to a claim	

### You do not have to return this form

If you are satisfied that the information set out in this form is correct and you have disclosed all the relevant details, you do not need to return this document. Please keep it in a safe place with your policy documents.

If any of the details are incorrect or anything is unclear, you must inform your insurance broker within seven days and they will advise you if the changes(s) affect the acceptability and/or premium of this insurance.

### CONFIRMATION

We rely on the information set out above in assessing your insurance cover. By not returning this form and subsequently paying the premium you are taken to confirm the details set out in the **Key Information** section above, whether given by you or by your insurance broker on your behalf, are complete and true and that you have not withheld any information. If information detailed in this document has been provided on your behalf, you agree the person is deemed to be your agent and not an agent for QBE UK Limited and that you have read and verified the information provided.

### USE OF PERSONAL INFORMATION



To provide our services as an insurer, **QBE UK Limited** will collect and use information about you or a beneficiary under the policy (e.g. your employees or other identified individuals), such as name, address and contact details. This may also include special categories of personal data (e.g. about health) and information relating to criminal convictions and offences. The purposes for which we use personal data may include: evaluating your insurance application and providing a quotation; providing insurance cover; handling claims; and crime prevention and debt recovery.

We may obtain your personal information from and share it with third parties such as intermediaries, other insurers, reinsurers, loss adjusters, sub-contractors, our affiliates, the police and other law enforcement agencies, fraud and crime prevention and detection agencies, databases and registers (for example the Motor Insurance Database, Claims and Underwriting Exchange and Motor Insurance Anti-Fraud and Theft Register) publically available sources and certain regulatory bodies for the purposes described in our Privacy Notice <https://qbееurope.com/privacy-policy/>. Depending on the circumstances, we may transfer personal information outside the UK and the European Economic Area to countries that have less robust data protection laws. Any such transfer will be made with appropriate safeguards in place.

You can find out more about our use of personal information and the rights that you have by clicking here <https://qbееurope.com/privacy-policy/>. You can also request a paper copy of the Privacy Notice by contacting the Data Protection Officer by e-mail at: [dpo@uk.qbe.com](mailto:dpo@uk.qbe.com) or in writing to: The Data Protection Officer, QBE European Operations, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD. We recommend that you review this notice. *If you provide us with personal information relating to a third party you should provide them with a copy of this notice.*

## IMPORTANT NOTES

You should keep a complete record of all information supplied to us (see insurer information under), including copies of all letters. Full details of your policy terms and conditions are available on our website at [www.qbееurope.com](http://www.qbееurope.com). Alternatively, please ask your insurance broker for a full copy of the policy.

### Insurer information

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### Fraud Act 2006

If you provide an answer/information which you know is untrue, or deliberately fail to provide information that we have requested (e.g. previous accidents) you may be committing a criminal offence.

### Choice of contract law

UK law allows both you and us to choose the law and jurisdiction applicable to the policy. Unless it is agreed otherwise, the law that applies to this contract is the law of that part of the United Kingdom where your principal premises is located.

In addition any legal proceedings between you and us in connection with this contract will only take place in the courts of that part of the United Kingdom where your principal premises is located and are subject to the exclusive jurisdiction of that court.