

BEECH UNDERWRITING – UNOCCUPIED PROPERTY OWNERS STATEMENT OF FACT

Policy Number/Quote Reference: _____

Name of Insured: _____

Risk Address: _____

STATEMENT OF FACT:

You must take care in agreeing to the following statement of facts which are relevant to us in providing this insurance and setting the terms and premium. Please immediately notify us of any inaccuracies or omissions. Failure to provide information or the provision of incomplete or inaccurate information may result in the loss of cover or other remedies.

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 adviser.

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

there have been no claims in the past five years	TRUE
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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
<p><u>The buildings are:</u></p> <ul style="list-style-type: none"> - In a good state of repair and free from damage or defect of any kind and will be maintained in such a condition for the duration of the insurance - Watertight, secured against weather and against illegal entry. - Wholly built of brick, stone or concrete - Roofed with tile, slate, metal or concrete on timber supports, unless agreed otherwise in writing by underwriters. - Not classified as listed, unless agreed otherwise in writing by underwriters. In this case, it is important that care has been taken to ensure the sum insured is adequate. - Free from signs of internal or external stepped or diagonal cracking and in an area free from subsidence, ground heave, landslip or coastal or river erosion. - Not used as a weekend home, a holiday home or otherwise occupied only on an infrequent basis. - In an area which is free of flooding and is not near any tidal waters or river streams. - Entirely self-contained. - Not under re-construction, renovation, subject to plans of 	TRUE

demolition or structural works unless otherwise agreed in writing by underwriters.	
<ul style="list-style-type: none"> - All letter boxes and similar openings are to be sealed, unless agreed otherwise in writing by underwriters. - All loose material to be kept clear of the property - The premises to be inspected internally every 7 days by the owner or representative and a signed and dated log to be maintained, with a note of any defects or problems which must be resolved as soon as practical. - Any change with regards to the buildings becoming occupied to be declared to underwriters within 7 days. - Any structural works to be undertaken must be declared to underwriters prior to works being undertaken. These works must be agreed in writing by underwriters and it is likely that special terms will be imposed. - Plans for property have been disclosed to underwriters 	TRUE

If any of the above statements are **FALSE** please supply full details in the box below

Data Protection

All personal data provided by You will be treated by Us as confidential and will not be disclosed to any third party without Your consent unless permitted by law or as set out below.

It is understood by You that any personal data provided to Us regarding You will be processed by Us for the purposes of providing insurance, handling any claims and any other related purpose and which may require providing such information to third parties. You agree that We may pass Your personal data to such third parties for processing on Our behalf. As a result We or such third parties may transfer Your personal data to a destination outside the European Economic Area ("EEA"). Both We and such third parties will take the necessary steps to ensure that Your information is treated securely and in accordance with this privacy policy. Details of those third parties can be provided to You on request.

For a small fee You are entitled to a copy of the personal data We hold about You.

If You would like to find out more about Our data protection policy or would like a copy of the personal data We hold about You please contact Us.

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

Declaration

If you are in any doubt at all regarding any of the answers you have given, you should ask your broker.

You must tell us within 14 days of you becoming aware if any of the information provided by you changes after you purchase your policy and during the period of your policy.

I/We declare that the information I/we have given in this application and in any associated documented presented to Underwriters on which terms provided may be based is a fair presentation of the risk to Underwriters. I/We understand that if this duty is deliberately or recklessly breached, Underwriters may regard the Policy as void and are not required to return any paid premium.

I/We understand that if such a breach occurs, but was not deliberate or reckless, Underwriters' remedy shall depend upon what Underwriters would have done if I/We had complied with the duty of fair presentation:

1. Underwriters may regard the Policy as void if Underwriters would not have entered into the policy on any terms in the absence of the breach. In this case, Underwriters will return the premium paid.
2. If Underwriters would have entered into the Policy, but on different terms (other than terms relating to premium) the Policy will be treated as if those different terms applied from the outset, if Underwriters so require.
3. If Underwriters would have entered into the Policy but would have charged a higher premium Underwriters may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims).

Signature of Proposer

Date

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