



redefining / standards

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Your statement of fact

Tradesmen Insurance

• 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, as it is used as the basis for your insurance contract.

Important information

- This document together with your schedule shows the information you have provided and forms the basis of the contract between you and us.
- If you 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.

Your contact details

The insured Mr Richard Lee-Costello

Correspondence address 3 Steeple Way
Fareham
Hampshire
United Kingdom
PO14 4QJ

Your broker's details

Name ARTHUR J GALLAGHER (UK)
Agency number 0106252

What you need to do next

- Please check this document carefully to make sure all details are correct.
- You should tell us any information that may influence us in the acceptance of this insurance and the terms provided. If you are not sure if something is important or relevant you should tell your insurance adviser about it. Relevant information is something that could affect our decision to give you insurance or affect the terms of your policy.
- If any of the information in this document is incorrect, please tell your insurance adviser.
- Carefully read the Claims and Underwriting Exchange Register Information and the Data Protection Notice in this document.
- If all the information in these documents is correct you don't need to do anything further and you should retain the documents safely.

We will provide the insurance cover based on the following statements being correct:

General details

Company status	Sole Proprietor
Year business established	2015
No proposer, director or partner of the Trade or Business, or its Subsidiary Companies, has ever either personally or in any business capacity:	
<ul style="list-style-type: none"> ■ had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending ■ been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings ■ had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed 	
Your work does not involve any discharge of fumes, effluent or anything of a noxious nature	
Business Activity	Carpet And Upholstery Cleaning
Number of workers	2
Business Activity	Blind Installation
Number of workers	2
Annual turnover for your organisation or group	£25,000
The total number of people working in the business (including all partners, principals, proprietors) is	1
Employment type	Temporary Staff
Type of activity	Manual Work
Number of workers	1
Employment type	Partners/Principals/Proprietors
Type of activity	Manual Work
Number of workers	1

Claims

You have not had any claims or incidents giving rise to claims in the last 5 years

Claims and Underwriting Exchange register and Data Protection Notice

Data protection

AXA Insurance UK plc is a member of the AXA Group. In order to supply your quote and then administer your insurance policy we will hold and use information including sensitive personal data (such as claims information) you have provided and may send it in confidence for secure processing to other companies in the AXA Group (or companies acting on our instructions) including those located outside the European Economic Area.

Sharing information and making checks

We also share your information and any subsequent claim information with other insurers, via the Claims and Underwriting Exchange Register run by Insurance Database Services (IDS) Ltd to check information and prevent fraudulent claims. When we process your request for insurance cover, we may search these registers. We may also make credit reference checks.

Marketing consent

AXA Insurance UK plc may occasionally contact you with details of our other products and services. We may also provide information provided by you to selected third parties. If you do not wish to receive details of other products and services or information from third parties please write to us at the following address.

AXA Insurance
Marketing Department
47 Mark Lane
London
EC3R 7QQ

Declaration

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

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

I/We agree that the policy, the policy schedule and statement of fact will be the basis of the contract between me/us and AXA Insurance UK plc.

I/We understand that all relevant information, which is information that may influence AXA Insurance UK plc in the acceptance of this insurance and the terms provided, has been disclosed and recorded.

I/We declare that all particulars given on this statement of fact, whether made by me/us or on my/our behalf are true and complete.

I/We understand that if full and true answers have not been given 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.

I/We understand that AXA will pass the information on this document about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches AXA may make in connection with this statement of fact or any incident I/we have given details of, IDS Ltd may pass AXA information it has received from other insurers about other incidents involving anyone insured under this policy.

Changes to this document

Please tell your insurance adviser immediately if any details in this document have changed. We may need to change the terms and conditions for your quote or premium.