

BLACK & WHITE

PROFESSIONAL INDEMNITY INSURANCE

When mistakes happen, make sure you're covered.

Mr Bert Diamond t/aDiamond Electrical Installation
4 Colletts Gardens
Broadway
WR12 7AX

New Business Pack

Hello Mr Bert Diamond t/aDiamond Electrical Installation

Thank you for purchasing your Professional Indemnity via Black and White.

At Black and White, we keep everything **quick, simple and hassle-free**, that's why you will find everything in this document pack **clear** and **straight forward** to understand. But if you do require any further assistance please do not hesitate in calling one of our **helpful** and **caring** team members on 02920 808 921.

What's enclosed in your pack?

- ✓ Statement of Fact
- ✓ Invoice
- ✓ Policy Schedule

To obtain a copy of your Policy Wording and Facts Brochure for this policy, please go to www.blackandwhiteinsurance.co.uk/documents

Our Terms and Conditions can be found at www.blackandwhiteinsurance.co.uk/terms-of-business
Alternatively, contact us on the number below and we will be happy to provide you with a copy via email



Mr Bert Diamond t/aDiamond Electrical Installation
if your circumstances have changed just call

02920 808 921

BLACK & WHITE

Insured Name: **Mr Bert Diamond t/aDiamond Electrical Installation**

Business: **Primary Trade: Electrical Contractor**

Postal Address: **4 Colletts Gardens
Broadway
WR12 7AX**

Insurer: **Argo - Professional Indemnity**

Reference **ARGPI1000771**

Total Premium	
Gross Premium	£121.13
Insurance Premium Tax	£12.11
Administration Fee	£26.65
Total Amount	£159.89

BLACK & WHITE

This policy has been offered on the basis that the insurer offers the lowest premium whilst meeting the level of cover you requested. The policy has been offered based on the information you provided and the benefits you have told us are important to you. We have provided you with the key information to enable you to make a decision on suitability; however we have not provided any personal recommendations.

Cover Exclusions and Conditions

The policy summary, found <http://www.blackandwhiteinsurance.co.uk/documents> covers the Key Facts about your insurance, including Key Exclusions, Excesses, Limitations and conditions. Please take the time to read these as they may impact on your ability to make a claim.

Important information – Most policies contain certain conditions, sometimes called warranties or subjectivities. All warranties will become “suspensive conditions”. This means that cover is suspended for the period during which the warranty is not complied with and means that an insurer will be liable for losses that take place after a breach of warranty has been remedied, assuming that a remedy is possible. **Failure to comply with a condition of your policy can result in a claim not being paid, or only part paid.**

In particular, we would like to draw your attention to the following:

Policy Excess

Standard Excess	£250
-----------------	-------------

Policy Endorsements

None

BLACK & WHITE

NOTICE TO POLICYHOLDER

Important changes to Employers Liability Regulations

From 01st April 2011 it became necessary for policyholders to supply their ERN (Employers' Reference Number) when taking Employers Liability Insurance.

What is an Employer Reference Number?

An ERN is given to every business that registers with HM Revenue and Customs as an employer. It is a unique set of letters and numbers used by the taxman and others to identify your firm. It is often referred to on tax forms as an employer PAYE reference.

You will be able to find your ERN on correspondence from HMRC relating to PAYE. It will also appear on any P45s or P60s for previous or current employees of which you have copies.

If you do not have any record of your ERN it may be that you are not registered as an employer. If this is the case, but you are employing or intend to employ someone, it is vital that you register as a matter of urgency.

Why?

ELTO – Employers' Liability Tracing Office is creating a database, ELD - Employers' Liability Database, to meet its obligations in helping those who have suffered injury or disease in the workplace, this database will help identify the relevant insurer quickly and efficiently.

How does this affect me?

From April 2011, you will be asked to supply your ERN Number if you have Employers Liability Insurance. If you are a Limited company, you will also be asked for information for any subsidiary companies you have.

If you do not have this information to hand, you can still renew your policy at this moment in time, however from April 2012 you will not be able to accept a new policy or a renewal of any policy that includes Employers Liability insurance without your ERN number.

Would you like to update us now?

You can supply us with your ERN number now. You can do this by:

Completing the pro forma below and return to:

Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU Email us with the information below at sales@blackandwhiteinsurance.co.uk

Company Name _____
Post Code _____
Policy Number _____
Employers' Reference Number _____

BLACK & WHITE

STATEMENT OF FACT

Insured Name: **Mr Bert Diamond t/aDiamond Electrical Installation**

Business: **Primary Trade: Electrical Contractor**

Postal Address: **4 Colletts Gardens
Broadway
WR12 7AX**

Insurer: **Argo - Professional Indemnity**

Reference **ARGPI1000771**

What You Need To Do

First read this document, the Policy Wording and the Summary/Schedule carefully. Please tell us straightaway if anything is incorrect.

For your protection you should keep these documents safe and also keep a written record (including copies of letters) of any information you give us or send direct to the insurer

Important Notice

In accordance with the law you have a legal duty to disclose all material facts when taking out insurance this applies prior to the start of the policy, throughout the period of insurance and prior to each renewal. A material fact is one that may influence an insurer in the acceptance of this insurance and have relied on when calculating a premium or setting the terms and conditions of the policy.

Material facts include details of accidents or claims, details about the property to be insured or used, and other important matters.

If you have any doubt whether something is material, you should disclose it. If you need any help or information about this, you should ask us.

You also have the duty to present the risk details to us in a fair and understandable way and not to mislead us or the insurers. Questions must be answered honestly and to the best of your knowledge. If you have not given full and true answers your insurance may not cover you in the event of a claim and you could be charged with fraud. If any of the information contained within the enclosed documents is incorrect please advise us immediately with the correct details. Carefully read the Fraud Act Notice and the Data Protection Notice and Claims and Underwriting Exchange Register information.

If any changes in circumstances arise during the period of insurance cover, please provide full details to us.

A Key Facts Summary and a copy of the Policy Wording can be downloaded from our website www.blackandwhiteinsurance.co.uk/documents

Carefully read the Fraud Act Notice and the Data Protection Notice and Claims and Underwriting Exchange Register information.

BLACK & WHITE

Questions you were asked:**Answers you gave:**

Risk Address Postcode

WR12 7AX

Risk Address - Address Line1

4

Risk Address - Address Line2

Colletts Gardens

Risk Address - Address Line3

Risk Address - Town

Broadway

Risk Address - County

How many years has your company been in business?

0

Does your company currently have professional indemnity insurance?

No

What is your current gross turnover?

£30000.00

Do you require cover in Aggregate or Any one Claim?

Aggregate

Do you require Public Liability?

No

In which country is your business domiciled?

United Kingdom

Have any claims been made against you or your company in the last 5 years or are you aware of any circumstances which may lead to a claim?

No

Are you aware of any potential or outstanding complaints from any of your clients or is a client refusing to issue payment due to an outstanding issue?

No

Claim Type	Accident/Loss Date	Amount Paid (£)	Amount Outstanding (£)	Details
------------	--------------------	-----------------	------------------------	---------

Declaration

No proposer, director or partner of the business or practice has ever been declared bankrupt/insolvent, or the subject of bankruptcy proceedings, or been the subject of a County Court Judgement (or the Scottish equivalent)

Yes

The company has never had an application or policy for Professional Indemnity Insurance cancelled, declined or non-renewed by any insurer

Yes

BLACK & WHITE

The company directors or partners of the business or practice have never had any convictions or been convicted for any criminal offences involving dishonesty, arson theft or wilful damage or for a breach of any statute relating to health and safety at work or has any pending prosecutions. **Yes**

The company does not work with silica, asbestos or substances containing asbestos nor do you work with acids, gases, explosives, radioactive or similar dangerous liquids or chemicals. **Yes**

The company does not work on power stations, nuclear installation or establishments, refineries, bulk storage or premises in oil, gas or chemical industries or off shore structures **Yes**

The company does not work on aircraft, hovercraft, aerospace systems, watercraft, railways, underground or underwater **Yes**

The company has no US or Canadian clients and at least 75% of the company's income is from UK clients **Yes**

Fraud Act 2006 – Important Notice

You should not provide an answer which you know or believe might be untrue or fail to disclose additional relevant information in response to the questions or declaration contained in this form. Failure to do so may be a criminal offence punishable on conviction with up to 10 years imprisonment and/or a fine.

Data Protection Notice and Claims and Underwriting Exchange Register

We are registered under the Data Protection Act 1998 and we undertake to keep your personal information secure and to comply with the Act in all our dealings with your personal data. Please be aware that we exchange information with other insurers to help speed up the processing of your data and to allow checks to be made on that information. You have a legal right of access to all your own personal data held by us. You must apply in writing to the Operations Director at Black and White, for such information to be copied or printed out. A charge of £10.00 is made for this service.

To set up and administer your policy we will hold and use the information provided by you, including sensitive personal information (such as criminal convictions and health information). We may send it in confidence for processing to other companies in Black and White (or companies acting on our instructions) including those located outside the European Economic Area. We may also share your name and address with other carefully selected companies and may also contact you with details of our other products and services in writing, by telephone, by fax or electronically. If you do not wish to receive such details or if you have a preference as to how we contact you, please write to us at the following address:

Barclay House 2 - 3 Sir Alfred Owen Way
Caerphilly
Mid Glamorgan
CF83 3HU

Insurers share your information and any subsequent claim information with other insurers via the Claims and Underwriting Exchange Register run by Insurance Database Services Limited (IDS Ltd) to check the information provided and to prevent fraudulent claims. By purchasing this policy, you consent to such use of your personal data. You should show this notice to anyone who has an interest in this insurance policy.

This Commercial Insurance Policy will provide you with the cover you selected to insure against unforeseen and unexpected events.

Please ensure you check all the information given, especially the Statement of Fact because failure to disclose any information could result in all or part of a claim not being paid, or the policy being cancelled

If you have opted to pay our installment facility and not yet supplied your bank detail, as instructed by our operator, any outstanding balance will be automatically debited from your credit or debit card 24 hours from the date you accept cover.

BLACK & WHITE

Yours sincerely

Black and White.