



Statement of Fact

IMPORTANT - What You told Us

In arranging this Policy You must have provided us with a fair presentation of the risks to be insured. This means you must have clearly disclosed all material facts which You, Your senior management and/or persons responsible for arranging the Policy knew or ought to have known. If you have not made a fair presentation, this could mean that part or all of a claim may not be paid. Please be aware that in some circumstances, if you have not made a fair presentation of the risk, we may avoid the contract and the premium may not be returned. You must also make a fair presentation to Us when the policy is to be renewed.

It is vital therefore that You tell us of any inaccuracies or omissions in the answers You gave or information supposed as soon as You become aware of them. It is Your responsibility to inform Us immediately if any of the answers below or information supplied are incorrect, or if circumstances change during the lifetime of The Policy and the answer or information become incorrect. Otherwise a claim may only be partially paid, declined or your cover may become void.

Policy Number	PN/SAL/001882
Inception/Renewal Date	09/03/2017 at 16:03
Insured	Kiri Baxevanis, May Chunladecha trading as Little Jasmine Therapies Ltd
Status of Business	Partnership
HMRC Employers Reference Number (ERN)	TBC
(if one has not been supplied at time of purchase it MUST be supplied immediately after, or you must confirm that you are exempt)	
Premises Address (Insured Premises)	14, New Road Brighton East Sussex BN1 1UF
Trade or Business	Beautician
Number of full time equivalent treatment offering staff	10

You have confirmed that You, Your senior management and/or persons responsible for arranging the policy:

Have no unspent criminal convictions or criminal offences or pending prosecutions (other than road traffic motoring offences)	No
Have not been, either personally or in any business capacity, declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings or been the owner or director of, or partner in, any business, company or partnership which went into administration, administrative receivership or liquidation, and/or was the subject of any company and/or individual voluntary arrangement with creditors, a winding up order or an administrative order	No
Have not been, either personally or in any business capacity, the subject of a County Court Judgment (or Scottish equivalent) or been disqualified from being a company director	No
Have never had a proposal refused or declined or had an insurance policy cancelled, renewal refused or had special terms or conditions imposed in respect of any covers to which the insurance relates, or any other business which you, your partners, directors or senior management have been involved with	No
Have declared you have suffered the following losses in the last 3 years: Public Liability, 6326.0000, Property Damage, 1000.0000	
Have declared all operatives and employees hold the relevant qualifications to carry out all Treatments they offer	Yes
Have read the List of Treatments Covered, Schedule, Summary of Cover (including the Warranties) and the Policy Wording	Yes

The following are also deemed to be true: General Details;

The Premises are built of brick, stone or concrete and roofed with slates, tiles or concrete and are maintained in a good state of	Yes
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This insurance is effected through Professional Beauty Direct, a trading name of InEvexco Ltd. Underwritten by Ascot Underwriting Limited, 20 Fenchurch Street, London, EC3M 3BY

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repair

The salon is self contained and has its own lockable entrance and exit that is under your sole control	Yes
The property that you occupy for the Business or any adjacent property does not have a history of flooding	Yes
The business is not a Sunbed or Tanning Salon only	Yes
Your work does not involve the use of asbestos, chemicals or other substances that could be harmful to health, other than chemicals and other substances that are normal for your trade	Yes
All Self Employed Individuals who rent a room or chair at the Business Premises have Public, Products and Treatment Liability insurance in place which provides a minimum limit of indemnity of £3,000,000 and insures them for all Treatments which they undertake. Their insurance is checked regularly to ensure cover remains in force whilst they are working for the Business	Yes
If there are any trainee employees they are always supervised	Yes
You complete and keep client questionnaires/record cards prior to treatment	Yes
You ensure that before a treatment is administered the product is tested and applied in accordance with procedures and directions recommended by the manufacturer - including patch testing requirements	Yes
The information provided is true and the information that you have provided will form the basis of the contract of insurance. There are no material facts that have not been disclosed or withheld	Yes

Data Protection Notice

Please read this notice carefully as it contains important information about our use of personal information. In this notice, we and us and our mean InEvexco Ltd trading as Professional Beauty Direct on behalf of Ascot Underwriting Limited. Personal Information means any information we have about You and the other people insured under your policy such as any director, officer, partner, senior manager or employee of your business or any other person connected with your business.

Please note that if you give us false or inaccurate information this could give us the right to avoid your insurance policy or it could impact your ability to claim.

Sensitive information

Some of the personal information that we ask you to provide is known as "sensitive personal data". This will include information relating to health issues, race, religion and any criminal convictions. We need to use sensitive personal data to provide you with quotes, arrange and manage your policy and to provide the services described in your policy documents (such as dealing with claims).

How we use personal information

We may share personal information with other companies who are associated directly with us for any purpose set out in this notice.

We will use personal information to arrange and manage your insurance policy, including handling underwriting and claims and issuing renewal documents and information to you or your insurance advisor. We will also use personal information to assess your insurance application and provide information to credit reference agencies.

We may have to share personal information with other insurers, statutory bodies, regulatory authorities, our business partners or agents providing services on our behalf and other authorised bodies.

We will share personal information with others:

- If we need to do this to manage your policy with us including settling claims;
- For underwriting purposes, such as assessing your application and arranging your policy;
- For management information purposes;
- To prevent crime, including fraud (see below);
- If we are required or permitted to do this by law (for example, if we receive a legitimate request from the policy or another authority); and/or
- If you have given us permission

We use a number of service providers to support us, including companies who may be based outside Europe.

You can ask for further information about our use of personal information. If you require such information, please write to the Data Protection Officer

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at the address set out below.

Preventing and detecting crime

We may use personal information to prevent crime. In order to prevent crime we may:

- Check personal information against our own databases;
- Share it with fraud prevention agencies. Your personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when you make an application to them for financial products. If such companies suspect fraud, we will share our relevant personal information with them. The information we share may be used by those companies when making decisions about you. You can find out which fraud prevention agencies are used by us by writing to our Data Protection Officer.
- Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. For details relating to information held about You on the Claims and Underwriting Exchange please visit www.insurancedatabases.co.uk We may pass information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

Dealing with others on your behalf

To help you manage your insurance policy, subject to answering security questions, we will deal with someone else on your behalf only if you have contacted Us previously to give Us permission to speak to that person.

Marketing

We may use personal information and information about your use of our products and services to carry out research and analysis. If you do not wish us to use your personal information in this way please let us know.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud. We may also use CCTV recording equipment in and around our premises.

Security

We will take appropriate technical, physical, legal and organisational measures, to protect Your personal information. Some of Your personal information may on occasion, be sent through Our email system. Our email system is operated by a third party and uses servers at their UK location. We ensure that any such transfer of Your personal information through Our email system is secure and complies with UK data protection law and guidance.

Reinsurance use

We may also use the services of re-insurance companies based outside the European Economic Area. If We do this We will ensure they provide an appropriate level of protection for Your information.

Employers' Liability claims

We will provide your personal data to The Employers' Liability Tracing Office (ELTO), a service introduced by the insurance industry to search for Employers' Liability insurance policies using a central database, which enables claimants to identify and carry out investigation with the appropriate insurers.

Further information

You are entitled to receive a copy of any personal information we hold about you. If you would like to receive a copy, or if you would like further information on, or wish to complain about, the way we use personal information, please write to the Data Protection Office at InEvexco Ltd, 39 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4SD giving your name, address and insurance policy number. We may charge you a small fee for this.

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If we change the way that we use your personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible.

You have the right to complain to the Information Commissioners Office at any time if you object to the way we use any personal information.

Regulation

InEvexco Limited is authorised by the Financial Conduct Authority, no. 579079. Ascot Underwriting Limited is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can check their website (www.fca.org.uk), which includes a register of all the firms they regulate.

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