Policyfast

Reference/Policy Number: PBCLA176681/MT/08333

Date: 9th August 2021

Liability Insurance Statement of Facts								
This is a record of statements made and information verbally given by you on which your quotation is based. This will constitute the basis of your contract of Insurance for any subsequent cover arranged. However the proposed insurance will not be valid if you do not tell us any fact, which may affect the way we assess this proposal or affect whether we accept it. If you are not sure which facts we need, please consult your insurance advisor.								
Insured	Mr Paul Eadle T/A Mr Paul Eadle trading as P & N Vehicle Detailing Specialist	Inception Date	02 Sep 20					
Trading Name		Period	12 Months					
Legal Status	Sole Proprietor							
Months Trading		Turnover	260	000				
	/hat year was the Business established? 2020							
Issue Date		9th August 2021						
Correspondence Address	74 Sycamore Avenue Wymondham	Risk Address		74 Sycamore Avenue Wymondham				
Postcode	NR18 0HF	Postcode	NR18 0)HF				
Trade or Business								
Trade/Business								
Mobile Valeter								
Cover Required								
Public Liability £ 100000 Employers Liability £ 0								
	involved in manual work?							
					4			
What is the total number of Principals, Partners and Directors1What is the total number of Employees (excluding Directors) including labour only sub-contractors hired0								
what is the total humbe	0							
people working under Government Sponsored Work Schemes (maximum number allowed at any one time is required)								
Information applicable to policies with Employers Liability								
Subsidiary and Trading		Exempt from ER		FRN (Employee PAYE			
name		_//ompt //om _//		referei				
Will you handle or use any of the following in connection with your business?								
Silica, asbestos, or substances containing asbestos								
	No							
Acids, gases, explosives, radioactive or similar dangerous liquids or substances No Does your work Involve any of the following?								
Heat Away Work 0 %								
Percentage of Heat Wo		0%						
Claims								
Date	Details	Settled		Amou	nt Paid/Outstanding			

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dditional Information	dditi	onal	Info	rmation
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We are assuming for the purpose of this quotation, the following information:

1. You, the Proposer or any named persons on this policy have not been convicted of or charged (but not yet tried) with any offence other than driving offences, been declared bankrupt or are subject to bankruptcy proceedings, any voluntary or mandatory insolvency, ever been declined or refused insurance cover or had cover cancelled or subject to special terms in respect of any covers to which the insurance relates, ever been a partner or director of any Company that has been subject of a County Court Judgement (or Scottish equivalent), ever been the subject of a recovery action by customs and excise or the Inland Revenue, within the past 5 years been prosecuted or served prohibition or improvement order under Health and Safety legislation.

2. There are no existing long term agreements in place with another Insurer.

Insurer and Excesses

Insurer: Policyfast (underwritten by Faraday Underwriting Ltd)

Excesses: £250 in respect of damage to property.

DECLARATION

I/We have read the Statement of Fact and the Policy Schedule supplied.

I/We understand that any material fact, which is information that may influence the Insurer in the acceptance and terms provided, has been disclosed and recorded.

I/We understand that if true answers have not been given that this insurance may not protect me/us in the event of a claim.

I/We agree that the Policy, Policy Schedule and Statement of Fact shall be the basis of the contract between me/us and the Insurer.

I/We declare that to my/our knowledge and belief the answers and particulars given on this Statement of Fact, whether made by me/us or on my/our behalf are true and complete, and that I/We have not withheld any material information. Failure to disclose such information may result in claims not being met.

I/We understand that if any of the information contained within the enclosed documents is incorrect that I/We will advise the Insurer immediately with the correct details. I/We understand that any changes to the information shown may in some instances result in amendments to the terms and conditions or refusal of cover.

DATA PROTECTION

The defined terms used in this section shall have the meaning given to those terms in the Data Protection Act 1998 (as may be amended from time to time).

In the course of providing insurance services to the proposed insured/insured, the insurer may have access to Personal Data. The proposed insured/insured warrants that it shall have obtained all necessary authorisations and approvals from Data Subjects prior to disclosing any Personal Data to the insurer (whether such disclosure is made directly by the proposed insured/insured to the insurer or indirectly by the proposed insured/insured to any agent acting on behalf of the proposed insured/insured or the insurer). The insurer shall be the Data Controller of any Personal Data provided to it.

The insurer undertakes that it shall only use any Personal Data provided to it for the purposes of performing its services in connection with its contract of insurance with the proposed insured/insured. This will include the processes of underwriting, administration and claims assessment as well as any necessary services ancillary thereto.

The insurer will hold all Personal Data provided to it securely and shall limit access to such Personal Data to those who have a need to see it. The proposed insured/insured hereby consents to the insurer sharing any Personal Data provided to it with its group companies, agents, reinsurers, claims handlers, loss adjusters, medical professionals and other professional advisors, healthcare management companies and any other necessary service providers with whom the insurer contracts in connection with the proposed contract/contract of insurance between the proposed insured/insured and the insurer

The insured acknowledges that the insurer may be required as a matter of law or regulation to disclose Personal Data provided to it to a Court of law or regulatory body such as the Financial Conduct Authority or any other public body or authority of competent jurisdiction and the proposed insured/insured hereby consents to any such disclosure.

The proposed insured/insured acknowledges that the insurance industry maintains certain registers for the purposes of fraud prevention and hereby consents to the insurer sharing Personal Data provided to it with fraud prevention agencies and other insurance companies for the purposes of fraud prevention and to validate your claims history.