



STATEMENT OF FACT

Retail Policy



STATEMENT OF FACT

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 :

Have You or Your Business sustained any losses or made any claims, whether insured or not, in respect of Theft, Arson or Subsidence	Yes/No
If Yes , please provide full details: Date of Loss: Cause: Incident Details: Amount: Is claim settled:	
Have You or Your Business sustained any other losses or had any claim made against You, whether insured or otherwise during the last five years	Yes/No
If Yes , please provide full details: Date of Loss: Cause: Incident Details: Amount: Is claim settled:	

The Premises:

Are the premises are built of brick (including timber frame), stone, concrete walls, slate, tile or concrete roof - with no more than 20% of other materials?	Yes/No (if No please provide full details below and this should incorporate, where appropriate, wall and roof materials)
Wall Construction	
Roof Type and Construction	
Do the premises have a thatched roof or is any part of the roof thatched?	Yes/No
Are there any composite panels within the construction of the premises? If yes, please confirm the % of panels within the building?	Yes/No %
Are all composite panels LPC Approved	Yes/No
Are the premises of Listed Building Status? If Yes, please confirm the listed status of the Building	Yes/No Status:
Does the premises have an open fire or log burning stove?	Yes/No
To Your knowledge, have the premises ever suffered from flooding?	Yes/No
Are the premises more than 250 metres away from the nearest river, canal, lake, tidal waterway or the sea?	Yes/No
Are the premises including car parking areas are maintained and in a good state of repair?	Yes/No
Are all public toilets and toilet areas cleaned on a daily basis and checked regularly during opening hours, with this process being documented?	Yes/No
Are all internal and external steps and staircases, handrails and lighting in a good state of repair and regularly maintained?	Yes/No
Are the premises self-contained and occupied solely by Your Business?	Yes/No
Is the premises protected by a Redcare Intruder Alarm at the premises?	Yes/No
<p>If Yes, you have confirmed that you are able to comply the Alarm Condition as below:</p> <p>A National Approval Council for Security System (NACOSS) or Security Systems & Alarms Inspection Board (SSAIB) alarm system with a minimum of British Telecom Redcare signalling or Dualcom is installed at the premises.</p> <p>Loss of damage caused by Theft or attempted Theft is not covered unless:</p> <ul style="list-style-type: none"> the intruder alarm is installed in accordance with the specification or system record approved by Us and is put into full and effective operation at night and whenever the Premises are closed for business or left unattended. We will not regard the intruder alarm as effective if the specification or system record provides for a telephone line, direct line or central monitoring station warning system and You have had notice of the withdrawal of the Police, telephone or central monitoring station service and such service has actually been withdrawn. the intruder alarm is maintained under contract by a company which is either included in the official list of recognised firms of the National Approval Council for Security Systems (NACOSS) or approved by Us all keys of the intruder alarm are removed from the Premises at night and whenever they are closed for business or left unattended. <p>Where You or one of Your Employees occupy part of the Premises for residential purposes, the keys must be removed from the Business part of the Premises.</p>	

Are the premises protected by recorded CCTV?	Yes/No
If yes, you have confirmed that you are able to comply with the CCTV Condition as below: <ul style="list-style-type: none"> The Insured has CCTV operative 24 hours per day and installed externally and internally covering entrances and/or exits and stairs. At least 60 days of the taped recordings are kept off site or stored within the premises in a fire resisting safe or cabinet; unless stored on a fixed hard drive which cannot physically be removed and are made available for inspection to Us as required 	
Do the premises meet all statutory obligations including fire safety, electrical inspections, Health & Safety and COSHH regulations relating to the business and have in place a current Fire Certificate?	Yes/No
Do the premises have a current Electrical Inspection Certificate in force?	Yes/No

Subsidence

Subsidence, Ground Heave or Landslide cover is required. If Yes , please confirm that to your knowledge:	Yes/No
Have the premises ever suffered from subsidence or movement?	Yes/No

Liability

Do You have any subsidiary companies?	Yes/No
Do You have an Employee PAYE Number? If Yes, please provide this	Yes/No
Please confirm the total wage roll for clerical staff?	
Please confirm the total wage roll for manual staff?	
Please confirm the total annual turnover?	
If the Business has more than 5 employees, is there a written Health & Safety policy incorporating Risk Assessments and Training in accordance with UK Legislation	Yes/No
Is any Manual work carried out away from the premises (other than delivery or collection)?	Yes/No

About Your Business

Does Your Business export any products to the United States of America or Canada	Yes/No
Is Your Business closed for more than 60 consecutive days?	Yes/No
Is the Premises protected by 24 hour manned security on site?	Yes/No
Is there an Automated Teller Machine at the Premises, for which You are responsible	Yes/No
Does Your Business have children's play equipment? If Yes, You have confirmed You comply with the Children's Play Equipment Condition as below: <ul style="list-style-type: none"> All equipment is maintained and serviced in accordance with manufacturers instruction Appropriate safety signs are provided where necessary that give instructions on the safe use of equipment All equipment is structurally safe and is operated and maintained in a safe manner and is compliant with the relevant sections of the Health & Safety at Work etc Act 1974 All equipment is supervised by a responsible adult at all times whilst in use Children under the age of 12 years do not use the equipment without adult supervision 	
Does Your Business have a children's soft play area or inflatables?	Yes/No

Do You undertake any cooking or frying at the Premises?	Yes/No
<p>If Yes, You have confirmed You comply with the Cooking and Frying Condition as below:</p> <ul style="list-style-type: none"> • All frying and other cooking ranges, equipment, flues and exhaust ducting will be kept securely fixed and free from contact with combustible materials. • All extraction hoods, canopies, filters and grease traps will be cleaned at least every 2 weeks. • All extraction ducts will be cleaned regularly and maintained and checked at least once every 6 months by a specialist contractor. • The record of such cleaning and servicing of the extraction ducts will be kept elsewhere other than at the Premises and will be made available for inspection at any time. • Frying equipment will be installed and used and maintained in accordance with the manufacturer's instructions. • Multi-purpose fire extinguishers and at least one fire retardant blanket which conforms to relevant British Standard suitable for extinguishing oil and fat fires will be kept in close proximity to the working area of the range and maintained ready for use. • Frying ranges will not be left unattended whilst in use. • All naked flames (other than pilot lights) and all electrical elements will be turned off at the close of the working day. 	
If Your Business serves food, do you have a Food Standards Agency Hygiene Rating?	Yes/No
If yes, please confirm the rating	Rating:

Data Protection

Pen Underwriting Limited are the data controller of any personal information You provided to Us or personal information that has been provided to Us by a third party.

We collect and process information about You in order to arrange insurance policies and to process claims.

Your information is also for business purposes such as fraud

prevention and detection and financial management. This may involve sharing Your information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjustors, credit reference agencies, service providers,

professional advisors, our regulators, police and government agencies and fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how Your information is used and Your rights in relation to Your information, please see our Privacy Policy – <https://www.penunderwriting.co.uk/Privacy-and-Cookies>.

If You are providing personal data of another individual to us, You must tell them You are providing their information to Us and show them a copy of this notice.

Fraud Protection 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.