

Statement of Fact

The Proposer confirms that the following statements read true:

**Insurer/Argo Managing Agency Limited (“We”)
Insured/Proposer (“You”)**



It is very important that you carefully read all of this Statement.

Before we agree to underwrite your Policy, the Proposer (“You”) provided information to us (through your insurance broker) as part of your application for this insurance Policy.

You have confirmed to us, that:

- To the best of your knowledge and belief the information provided by you or on your behalf including the statements set out below in Section 1 is true, accurate and complete; and
- You have disclosed all information relating to you or your business that is material to your application.

This Statement of Fact, together with any other information provided by you or on your behalf before the commencement date of this Policy, is incorporated in and forms the basis of your insurance Policy and we have relied on this information in offering this policy to you on its current terms.

WARNING

If any of this information is incorrect, you must contact your insurance broker and ensure that your insurance broker passes that information on to us immediately. We reserve the right in accordance with the terms of your Policy, to amend the Premium and/or terms and conditions or cancel your policy if there is a material inaccuracy in the information. If you fail to advise us that the information is inaccurate, we may avoid the cover, with the result that you would not have insurance for any Claims during the period. If you are in any doubt whether a fact is material, you should disclose it.

Section 1

No **proposer**, partner, principal, director or any other person charged with the responsibility of managing the business which is the subject of this Insurance Contract or any other business in which they have been trading:

- a)
- i. Has ever been convicted of or charged (but not yet tried) with any criminal offence
 - ii. Has ever been declared bankrupt or insolvent
 - iii. Has ever been declined insurance or refused renewal
 - iv. Has been prosecuted under the Health and Safety at Work Act or similar legislation or had any disciplinary proceedings or investigations brought by any Regulatory Body (including the HSE) or been requested to attend an enquiry or tribunal
 - v. Has or is aware of any employees complaining of repetitive strain injury, vibration white finger, pain in their upper limbs, stress or respiratory problems
 - vi. Had a County court Judgement or Sheriff Court Decree

I confirm that I have read and agree that the above Statements are true.

It is further understood that the business which is the subject of the proposal/insurance complies with the following acceptance criteria or has been referred to **Insurers** and is the subject of special acceptance:

b)

- i. The number of manual employees does not exceed 12
- ii. The business does not involve work in any territory other than the European Union and no more than 50% of the annual turnover, time or activities are outside of the United Kingdom
- iii. Payments to Bona Fide Sub Contractors (BFSC) do not exceed 25% of the disclosed annual turnover of the business
- iv. No work is undertaken in, on or around nuclear or offshore installations, ships other than water-borne vessels, underwater, aircraft, airside at airports, railways, (other than non-trackside Green Zones) towers, steeples, chimney shafts or blast furnaces, power stations, chemical or gas works
- v. No work is undertaken in, on or around dams, canals, viaducts, docks, piers, wharfs bridges, collieries, mines, quarries, tunnels, or any work involving asbestos of any description
- vi. Work within High Risk Premises such as chemical works, gas works, oil refineries, power stations, nuclear installations or establishments does not exceed 50% of the annual turnover, time or activities undertaken
- vii. There is no involvement with products that are used within aircraft, aviation or aerospace industry, motor vehicles, hovercraft or waterborne, marine vessel, or any other involvement with fertilisers, pesticides, fungicides or animal feeds
- viii. There is no involvement with products that are used within pharmaceutical, medical cosmetics, beauty aids and or blood products, asbestos products, tanning machines, toys, telecoms equipment, firearms and munitions
- ix. There is no involvement with products that are used within petrochemicals or any other substance of an explosive, toxic or noxious nature, genetically modified organisms and or seeds, and or products containing same
- x. The business and/or its directors, principals or partners are aware of no claims in the last 3 years.
- xi. The business activities do not involve any additional activities not included in the profession/trade categories selected
- xii. The business does not have a known pollution exposure other than that which would normally be associated with the profession/trade categories selected
- xiii. There is no involvement with the handling, transport or work with any dangerous materials or processes or those involving fumes or noise levels above 85db