

POLICY DOCUMENTATION

Ensure you check the following documentation carefully.

If there are any errors or omissions then contact our customer services department on **0344 776 5305** or alternatively e-mail us at contactus@businesschoicedirect.co.uk.

Name: Cavendish Devere Ltd
Address: 57 Westow Hill
London
Postcode: SE19 1TS
Business: Carpet/Floor Covering Fitters

Date Business Established: 01/09/2014
Number of Years' Experience: 22
Number of Years' Claims Free: 22
Trading Status: Ltd Company

Policy Reference: BARX11PL01

Effective Date: 09/02/2017

Date of Issue: 16/01/2017

Insurer: Royal & Sun Alliance Insurance Plc and
other insurers as defined in the Policy (Authorised Insurers)

Royal & Sun Alliance – 50%
AIG – 35%
Covea – 15%

This is an important document and you must read it in full.

This Statement of Fact is a record of the information that you provided to Business Choice Direct Insurance Services.

Please read it carefully and keep it in a safe place, as it forms an important part of your contract of insurance with Royal & Sun Alliance Insurance Plc and other insurers as defined in the Policy (Authorised Insurers).

All material facts must be disclosed as your insurer has relied upon the information in this document to calculate premium and apply terms and conditions upon which insurance cover is offered.

Warning – you must check all the information in this document and tell Business Choice Direct Insurance Services immediately if any details are incorrect, incomplete or have been omitted. Failure to do so may mean that your insurance policy is not valid or that your insurer is not liable to pay your claim(s).

If any changes in circumstances arise during the period of insurance cover please provide full details to Business Choice Direct Insurance on **0344 776 5305**

If you require a further copy of this Statement of Fact please contact Business Choice Direct Insurance Services.

Your Agent is: Business Choice Direct Insurance Services

Agency No: OIMCC170093

Address: 1st Floor Stoneham Gate
Stoneham Lane
Eastleigh
Southampton, Hants

Postcode: SO50 9NW

Telephone No: 0344 776 5305

INSURANCE POLICY DECLARATION

Have you or any principal/partner/director had any prosecution or summons under Health and Safety Legislation within the last 5 years? No

Have you or any principal/partner/director ever been convicted/charged or given an official police caution for any non-motor offence? No

Have you or any principal/partner/director ever been declared bankrupt or insolvent or been director/partner of a company that has gone in to liquidation, administration or insolvency? No

Are you or any principal/partner/director the subject of any CCJ's or Sheriff Court decrees? No

Have you or any principal/partner/director ever had insurance declined, cancelled, renewal refused, or special terms imposed? No

Does the trade or business involve the use of asbestos, chemicals or other substances harmful to health other than chemicals and substances that are normal for the trade? No

Do you do any work outside of England, Scotland, Wales or the Isle of Man? No

Do you undertake work in or on;

- Refineries, bulk storage or production premises in the oil, gas or chemical industries.
- Offshore structures and work underground or underwater.
- Aircraft, hovercraft, aerospace systems or watercraft (other than at docks, harbours, boatyards or inland waterways not involving the use of heat)
- Railways or airports.

No

Additional Information Relating to Employers' Liability

Are you exempt from providing an Employers Reference Number? Yes
Employer Reference Number

Do you have any Subsidiary companies that will be covered by the Employers Liability section of this policy? No

Claims Information

Have you had any claims or losses in the last 5 years?

No

Legal Liabilities Section

Third Party Property Damage Excess
Application of Heat Excess

£250
£1000

Cover

Public and Products Liability Limit Of Indemnity
Products Liability Limit of Indemnity

£5,000,000
£5,000,000

Employers Liability Limit Of Indemnity

£10,000,000

Number of employees: (manual only, excl Directors)
(clerical only, excl Directors)

2
0

Number of principals/partners/directors (manual only)
Number of principals/partners/directors (clerical only)

1
0

Working partners extension?

No

Number of persons who use fixed wood working machinery?

0

Do you use temporary employees?
Number of temporary employee days

Yes
50

Do you need cover for work experience employees?
Number of work experience days

No
0

Business Contents Section

Not Insured

Contractors All Risks Section

Not Insured

Business Legal Expenses Section

Not Insured

Policy Endorsements

In respect of your **Carpet/Floor Covering Fitters** insurance policy, the following endorsements will apply;

In respect of your **Painter & Decorator (No HR)** insurance policy, the following endorsements will apply;

In respect of your **Landscaping Contractors** insurance policy, the following endorsements will apply;

In respect of your **Property Maintenance & Repair** insurance policy, the following endorsements will apply;

- 1 Bona Fide Sub-Contractors Warranty**
- 12 Burning of Debris Exclusion**
- 26 Underground Services Condition (Applicable to Section B)**
- 42 Spray Painting Exclusion**
- 43 Power Cleaning Exclusion**
- 51 Burning and Welding Warranty**
- 98 15m Height Limit Exclusion**
- 101 Removal or weakening of structural support Exclusion**

In respect of your **Property Maintenance & Repair** insurance policy, the following endorsements will apply;

Refer to Policy Wording for full endorsement description.

What to do if You have a Complaint

If You have a Complaint which relates to either Your Policy or to a claim which You have submitted under Your policy then please raise this in the first instance with Your broker who will aim to resolve Your concerns by close of the next Business day.

If Your broker is unable to deal with Your concerns the matter will be forwarded onto Your Insurer via Your Insurance provider, who is:-

Business Choice Direct Insurance Services

Unit 21-22 Basepoint Business Centre

Andersons Road

Southampton

SO14 5FE

0344 776 5305

Whilst reviewing Your complaint Your Insurer will:

1. Acknowledge Your complaint promptly
2. Investigate Your complaint quickly and thoroughly
3. Keep You informed of the progress of Your complaint
4. Do everything possible to resolve Your complaint

Your Insurer is obliged to provide You with a written offer of resolution within 8 weeks of the date Your complaint was received.

If You are unhappy with the final decision made by Your Insurer, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints.

The FOS can be contacted at the following address:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London E14 9SR

Telephone: 0800 0234567 (for landline users)

Telephone: 0300 1239123 (for mobile users)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

You have six months from the date of the final response from Your Insurer to refer Your complaint(s) to the FOS. This does not affect Your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.



BANK OF ENGLAND
PRUDENTIAL REGULATION
AUTHORITY

Data Protection

We may use the details you have given us to search credit reference agencies who may keep a record of the search to support the development of our business by including your details in customer surveys and for market research and compliance business reviews.

We share your details with those companies who are underwriting your policy with approved organisations for fraud prevention purposes and with companies where we are legally obliged to do so.

We may also share your details with third parties so that we may tell you of products and services which we think may interest you by telephone email or post. If you do not want to know about these products or services please write to Business Choice Direct Insurance Services.

Under the Data Protection Act We can only discuss the details given with you, if you would like anyone else to act on your behalf please let us know. Your details will not be kept longer than is necessary. Under the terms of the Data Protection Act 1998 you are entitled to a copy of all the information Business Choice Direct Insurance Services holds about you.

Your personal details may be transferred to countries outside the EEA They will at all times be held securely and handled with the utmost care in accordance with all principles of UK law.

Making a Claim

To make a claim follow the instructions provided in the Conditions Precedent - Claims Procedure. To register a claim you should first contact Business Choice Direct Insurance Services on **0344 776 5305**.

Liability Insurance Schedule

Policyholder: Cavendish Devere Ltd
Address: 57 Westow Hill
London
Postcode: SE19 1TS
Business: Carpet/Floor Covering Fitters

Client Ref: BARX11PL01
Effective Date: 09/02/2017
Renewal Date: 09/02/2018
Date of Issue: 16/01/2017

Premium: £549.18
Inclusive of 10.00% IPT: £47.65

Insurer: Royal & Sun Alliance Insurance Plc
and other insurers as defined in the
Policy (Authorised Insurers)

Royal & Sun Alliance – 50%
AIG – 35%
Covea – 15%

Your Agent is: Business Choice Direct **Agency No:** OIMCC170093
Address: 1st Floor Stoneham Gate
Stoneham Lane
Eastleigh
Southampton, Hants
Postcode: SO50 9NW
Telephone No: 0344 776 5305

Notice to Policyholder

Financial Services Compensation Scheme

The Underwriters are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. Such claims are protected for 90% without any upper limit. For compulsory classes of insurance the claim will be met in full. Further information about the compensation scheme is available from FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk

Legal Liabilities Section

Third Party Property Damage Excess £250
Use of Heat Excess £1000

Cover	Indemnity Limit
Public Liability	£5,000,000
Products Liability	£5,000,000
Employers Liability	£10,000,000
Temporary Employees Cover:	Insured – 50 Days
Work Experience Cover:	Not Insured
Working Partners Extension:	Not Insured

Business Contents Section

Not Insured

Contractors All Risks Section

Not Insured

Business Legal Expenses Section

Not Insured

Policy Endorsements

In respect of your **Carpet/Floor Covering Fitters** insurance policy the following endorsements will apply;

In respect of your **Painter & Decorator (No HR)** insurance policy the following endorsements will apply;

In respect of your **Landscaping Contractors** insurance policy the following endorsements will apply;

In respect of your **Property Maintenance & Repair** insurance policy the following endorsements will apply;

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- 43 Power Cleaning Exclusion**
- 51 Burning and Welding Warranty**
- 98 15m Height Limit Exclusion**
- 101 Removal or weakening of structural support Exclusion**

In respect of your **Property Maintenance & Repair** insurance policy the following endorsements will apply;

Please refer to Policy Wording for full endorsement description.

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy No: BCDOIMPL\002624

Reference No: BARX11PL01

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|----|-----------------|----------------------|
| 1. | Policyholder: | Cavendish Devere Ltd |
| 2. | Inception Date: | 09/02/2017 |
| 3. | Expiry Date: | 09/02/2018 |

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney **(b)**; and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**.

Signed on behalf of Royal & Sun Alliance Insurance plc and other insurers as defined the Policy (Authorised Insurers)



Steve Lewis
Chief Executive, UK & Western Europe
Royal & Sun Alliance Insurance plc

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations. See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy."
- (c) paragraph 2(b) does not apply and is deleted.

THIS IS YOUR CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE.

A copy of the certificate must be displayed at all places where you employ persons covered by the policy.

THE EMPLOYERS' LIABILITY (COMPULSORY INSURANCE) (AMENDMENT) REGULATIONS 2008 permits the display of this certificate in an electronic form, provided persons covered by this policy have reasonable access to it.

The employer is strongly encouraged to retain all records related to this insurance.

Name and address of issuing intermediary:

Business Choice Direct Insurance Services Ltd
1st Floor
Stoneham Gate
Stoneham Lane
Eastleigh
Southampton
SO50 9NW