

Statement of Fact

Policy Details

Policy number	PAX012272
The insured (you)	RENOV8KENT LTD
Your business activities	Builders - All Premises
Your turnover	Up to £50,000.00
Your employees	Up to 3 This is the total number of employees , directors , contractors and work experience people at any time

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

This document records the information you provided, and facts assumed about your business and your directors It should be read in conjunction with your policy documents.

This information has been considered when calculating the premium, terms and conditions applicable to your insurance.

Please remember that you must make a fair presentation of the risk. This means that you must:

1. disclose every material circumstance which you know or ought to know or, failing that, provide sufficient information to alert your insurer to make further enquiries; and
2. make such disclosure in a reasonably clear and accessible manner; and
3. ensure that, in such disclosure, any material representation as to a:
 - a. matter of fact is substantially correct; and
 - b. matter of expectation or belief is made in good faith.

A circumstance or representation is material if it would influence the insurer's judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. You must also make a fair presentation of the risk to your insurer in connection with any variations, e.g. changes you wish to make to your insurance, in which case you must inform Superscript.

If you fail to make a fair presentation of the risk, then this could affect the extent of cover provided or could invalidate your insurance. If you are in any doubt as to whether a circumstance is material, then you should disclose it anyway.

You must check all the information contained in this document and your policy documents and contact Superscript immediately if any details are incorrect or incomplete. Failure to do so may mean that your insurance is not valid, or your insurer may not be liable to pay all or some of your claims.

This document was produced on Wednesday, 8 February 2023. Any subsequent alterations take precedence over the information contained within it.

General details

You're domiciled in the UK.

In the last 10 years, You haven't:

- been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings or been disqualified from being a company director
- been the subject of a County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement or a Sheriff Court Decree

✓ **Agreed to all**

You haven't:

- had a business insurance proposal declined, renewal refused, insurance cancelled or special terms applied
- been convicted of, or charged with (but not yet tried for), or given an official police caution in respect of any criminal offence (other than a motoring offence) which is not spent under the Rehabilitation of Offenders Act
- been subject to an investigation by HM Revenue and Customs which has resulted in a prosecution

You haven't received any advice or recommendations about the suitability of this insurance cover.

✓ **Agreed to all**

Essential covers

Your work doesn't involve any:

- discharge of fumes, effluent or anything of a noxious nature
- use of welding plant or equipment or flame cutting equipment
- work more than 3 meters below ground
- 3 phase electrical work
- gas fitting or installation work

Up to 1 of your employees perform manual work

You don't require cover for claims arising from the USA or Canada.

✓ **Agreed to all**

Claims history

You haven't sustained any losses or been subject to any claims in the past 5 years that would have been covered under this insurance, nor are you aware of anything that may result in a loss or claim under this insurance in the future.

You don't need to tell us about any interruption to your business as a result of Covid-19.

✓ **Agreed to all**