

## Tradesman Insurance Statement of Fact

**Policy Number:** 00022898TRA  
**Policy Wording reference:** PTR A131120  
**Period of Insurance:** From: 00.00 hours on 29/06/2022 To: 24.00 hours on 28/06/2023  
**Effective Date:** From: 29/06/2022

**Broker:** Arthur J Gallagher Cardiff  
**Insured:** Build Construction Group Ltd  
**Trading Name:** None  
**Subsidiary Companies:** None  
**Address:** Kemp House 124, City Road, London, Middlesex, United Kingdom, EC1V 2NX  
**Business Description:** Builder

### **Please read the following information carefully**

This document sets out the important information that you, or your insurance broker on your behalf, have provided to us and we rely on it in assessing your insurance cover. It is very important that it remains up to date and is correct – if it isn't, then it could invalidate or your insurance result in a claim being denied.

### **What you need to do next**

Please check that the information set out below in the **Key information** section is correct.

#### If the information is correct

If the information is correct you don't need to return this document or take any further action – simply keep this document in a safe place together with your other policy documents. We will treat this as your confirmation that the details below are correct and accurately reflect your insurance requirements. By paying the premium requested, you are accepting the terms offered contained in this document, the policy summary, the schedule and policy documentation.

#### If the information is incorrect

If any of the details are incorrect or anything is unclear, please notify your insurance broker immediately. We will advise you of any changes to your policy, including the premium payable, or any additional information we require to assess your insurance, and we will then issue you with a new statement in place of this document.

Please also read the **Confirmation and Important Notes** the end of this document.

## KEY INFORMATION

### Client details:

Name of Insured:	Build Construction Group Ltd
Trading Name:	None
Address:	Kemp House 124, City Road, London, Middlesex, United Kingdom, EC1V 2NX
Legal trading status:	Private Limited Company
All employees (including labour only sub contractors, trainees and apprentices) below PAYE threshold:	No
Employer Reference Number (ERN):	
Subsidiary Companies:	None

### General Information:

Year Business Established:	2022
Annual Turnover:	£100,000
Estimated Wageroll (next twelve months):	£12,000
Current Insurer:	Unknown

### Declaration of facts:

- Has any proposer, director or partner of the Trade or Business or its Subsidiary Companies ever, either personally or in any business capacity, had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed? No
- Has any proposer, director or partner of the Trade or Business or its Subsidiary Companies ever, either personally or in any business capacity, had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or are any prosecutions pending? No
- Has any proposer, director or partner of the Trade or Business or its Subsidiary Companies ever, either personally or in any business capacity been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings? No
- Do you have a separate dedicated business premises? No
- Does your work involve the use of substances which could be harmful to health? No
- Does your work involve any discharge of fumes, effluent or anything of a noxious nature? No

### Claims:

Have there been any losses or incidents giving rise to losses in the last 5 years? No

### Trade:

Primary Trade - Description	Builder
Primary Trade – Number of workers	1
Primary Trade – Percentage of turnover	Not Declared
Maximum Height Limit (in metres):	10
Maximum Depth Limit (in metres):	3
Gas Fitting Work Undertaken:	No
Phase 3 electrical work undertaken	No
Heat Equipment Used:	None

<b>Employees:</b>	
Total number of people working in the business, including all partners, principals, proprietors, directors, employees and subcontractors.	1
<b>Employee Detail:</b>	
Employment type:	Directors
General Activity:	Manual Work
Number of Workers:	1

<b>Public and Products Liability</b>	
Limit of Indemnity	£10,000,000
Third party property damage excess:	£500

<b>Employers Liability</b>	
Limit of Indemnity	£10,000,000

<b>Business Goods:</b>	
Business Equipment – Sum insured	£0
Business Stock – Sum insured	£0
Business goods excess:	£250.00

<b>Contractors All Risks</b>	
Contract Works – Sum insured	£0
Contract Works excess (standard excess + additional excess)	£0
Hired In Plant – Sum insured	£0
Annual Hiring Charges	£0
Hired In Plant excess (standard excess + additional excess)	£0
Own Plant – Sum insured	£0
Own Plant excess (standard excess + additional excess)	£0
Tools – Limit per person	£0
Tools in vehicle overnight	£0

Tools excess	£250.00
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<b>Business Interruption</b>	
Cover basis:	None
Sum insured:	£0
Indemnity Period (months):	0

<b>Personal Accident</b>	
Benefit payable as a result of injury:	
Item 1 – Death and other capital benefits	£0
Item 2 – Permanent total disablement	£0
Item 3 – Temporary total disablement	£0
Item 4 – Temporary partial disablement	£0
Deferment period (days):	0
Basis of Cover:	24 Hours

## You do not have to return this form

If you are satisfied that the information set out in this form is correct and you have disclosed all the relevant details, you do not need to return this document. Please keep it in a safe place with your policy documents.

If any of the details are incorrect or anything is unclear, you must inform your insurance broker within seven days and they will advise you if the changes(s) affect the acceptability and/or premium of this insurance.

## CONFIRMATION

We rely on the information set out above in assessing your insurance cover. By not returning this form and subsequently paying the premium you are taken to confirm the details set out in the **Key Information** section above, whether given by you or by your insurance broker on your behalf, are complete and true and that you have not withheld any information. If information detailed in this document has been provided on your behalf, you agree the person is deemed to be your agent and not an agent for QBE UK Limited and that you have read and verified the information provided.

## USE OF PERSONAL INFORMATION

To provide our services as an insurer, **QBE UK Limited** will collect and use information about you or a beneficiary under the policy (e.g. your employees or other identified individuals), such as name, address and contact details. This may also include special categories of personal data (e.g. about health) and information relating to criminal convictions and offences. The purposes for which we use personal data may include: evaluating your insurance application and providing a quotation; providing insurance cover; handling claims; and crime prevention and debt recovery.

We may obtain your personal information from and share it with third parties such as intermediaries, other insurers, reinsurers, loss adjusters, sub-contractors, our affiliates, the police and other law enforcement agencies, fraud and crime prevention and detection agencies, databases and registers (for example the Motor Insurance Database, Claims and Underwriting Exchange and Motor Insurance Anti-Fraud and Theft Register) publically available sources and certain regulatory bodies for the purposes described in our Privacy Notice <https://qbeurope.com/privacy-policy/>.

Depending on the circumstances, we may transfer personal information outside the UK and the European Economic Area to countries that have less robust data protection laws. Any such transfer will be made with appropriate safeguards in place.



You can find out more about our use of personal information and the rights that you have by clicking here <https://qbeeurope.com/privacy-policy/>. You can also request a paper copy of the Privacy Notice by contacting the Data Protection Officer by e-mail at: [dpo@uk.qbe.com](mailto:dpo@uk.qbe.com) or in writing to: The Data Protection Officer, QBE European Operations, 30 Fenchurch Street, London, EC3M 3BD. We recommend that you review this notice.

*If you provide us with personal information relating to a third party you should provide them with a copy of this notice.*

## IMPORTANT NOTES

You should keep a complete record of all information supplied to us (see insurer information under), including copies of all letters. Full details of your policy terms and conditions are available on our website at [www.QBEeurope.com](http://www.QBEeurope.com). Alternatively, please ask your insurance broker for a full copy of the policy.

### **Insurer information**

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### **Fraud Act 2006**

If you provide an answer/information which you know is untrue, or deliberately fail to provide information that we have requested (e.g. previous accidents) you may be committing a criminal offence.

### **Choice of contract law**

UK law allows both you and us to choose the law and jurisdiction applicable to the policy. Unless it is agreed otherwise, the law that applies to this contract is the law of that part of the United Kingdom where your principal premises is located.

In addition any legal proceedings between you and us in connection with this contract will only take place in the courts of that part of the United Kingdom where your principal premises is located and are subject to the exclusive jurisdiction of that court.