



redefining / standards

Date of issue
20 July 2018
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AC TRM 4249986
Policy wording version
ACLD0898P-B

Your statement of fact

Tradesmen Insurance

➤ A statement of fact is a shared document between you and the insurer containing information you have provided. It's very important that the information in this document is correct.

Important Information

- This document together with your schedule shows the information you have provided.
- You must make a fair presentation of the risk to us. This means that you should tell us any information that may influence us in the acceptance of this insurance and the terms provided. This applies prior to the start of your policy, if any variation is required during the period of insurance and prior to each renewal. If you do not do this and fail to advise us of any inaccuracies or omissions your policy may not protect you in the event of a claim.

Your contact details

The insured	Shire Driveways & Landscaping Ltd
Correspondence address	8 Bramble Close Long Eaton Nottingham Derbyshire United Kingdom NG10 4DX

Your broker's details

Name	CONNECT INSURANCE BROKERS LTD
Agency number	7718019

What you need to do next

- Please check this document carefully to make sure all details are correct and that you have told us any important or relevant information which may influence our decision to accept this insurance.
- If any of the information is incorrect or if you are not sure if something is important or relevant you should tell your insurance adviser about it.
- If all the information in these documents is correct you don't need to do anything further and you should retain the documents safely.

We will provide the insurance cover based on the following statements being correct:

General details

Company status	Private Limited Company
Year business established	2018
No proposer, director or partner of the Trade or Business, or its Subsidiary Companies, has ever either personally or in any business capacity:	
<ul style="list-style-type: none"> ■ had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending ■ been prosecuted, served prohibition or served an improvement order under Health and Safety legislation in the last 6 years ■ been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings ■ had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed 	
Your work does not involve any discharge of fumes, effluent or anything of a noxious nature	
Business Activity	Drive Laying
Number of workers	1
The maximum depth (below ground) at which work is undertaken (in metres)	3
Business Activity	Paving Patio & Path Laying
Number of workers	1
Business Activity	Landscaper
Number of workers	1
Annual turnover for your organisation or group	£75,000
The total number of people working in the business (including all partners, principals, proprietors) is	1
Employment type	Directors
Type of activity	Manual Work
Number of workers	1

Claims

You have not had any claims or incidents giving rise to claims in the last 5 years

Claims and Underwriting Exchange register and Data Protection Notice

This notice explains how AXA may use the information you have provided for this quote.

Data protection

AXA Insurance UK Plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at www.axa.co.uk/privacy-policy. If you do not have access to the internet please contact us and we will send you a printed copy.

Sharing information and making checks

We also share your information and any subsequent claim information with other insurers, via the Claims and Underwriting Exchange Register run by Insurance Database Services (IDS) Ltd to check information and prevent fraudulent claims. When we process your request for insurance cover, we may search these registers. We may also make credit reference checks.

Declaration

Please read this declaration carefully. You should also show this declaration to anyone else who is covered by this insurance.

I/We have read the statement of fact (including the declaration) and any quote documents supplied.

I/We understand that I/we have a duty to make a fair presentation of the risk and that the particulars given in this statement of fact are correct.

I/we have not withheld information that may influence AXA Insurance UK Plc in the acceptance of this insurance and the terms provided.

I/We understand that if answers are incorrect or if all relevant information has not been disclosed that this insurance may not protect me/us in the event of a claim.

I/We will tell AXA Insurance UK Plc of any change to the details given before the start date of the contract, if any variation is required during the period of insurance and prior to each renewal.

I/We understand that AXA will pass the information on this document about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches AXA may make in connection with this statement of fact or any incident I/we have given details of, IDS Ltd may pass AXA information it has received from other insurers about other incidents involving anyone insured under this policy.

Changes to this document

Please tell your insurance adviser immediately if any details in this document have changed. We may need to change the terms and conditions for your quote or premium.

Your schedule

Tradesmen Insurance

Your details

The insured Shire Driveways & Landscaping Ltd

Correspondence address 8 Bramble Close
Long Eaton
Nottingham
Derbyshire
United Kingdom
NG10 4DX

Helpful Information

➤ The insured is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Your premium

Premium	£77.79
Insurance Premium Tax (IPT) at the current rate	£9.33
Total amount payable	£87.12

Your period of insurance

Date this policy starts	20 July 2018
Date this policy expires	19 July 2019
Renewal date	20 July 2019

Your business details

Estimated annual turnover	£75,000
The total number of people working in the business (including all partners, principals and proprietors)	1

➤ We are unable to accept insurance if your turnover exceeds £500,000 or the total number of people exceeds 8

Your business description

Business activity	Drive Laying Paving Patio & Path Laying Landscaper
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➤ The Business description is the activities you are covered for.

Your covers

Public liability	✓ covered
Limit of indemnity	£1,000,000
Personal accident	✗ not covered
Employers' liability	✗ not covered
Business tools, plant and equipment	✗ not covered

Important

Policy Charge £3484

ADMINISTRATION

"Please read your policy details"

Hired in plant	* not covered
Contract works	* not covered

Excesses that apply to your policy

The excesses below apply to your policy.

cover	excess
Public liability (for loss or damage to property)	£250
Business tools plant and equipment	£ 0
Hired in plant	£ 0
Contract works	£ 0

➤ Excess is the first part of each and every claim paid by you

Endorsements that apply to your policy

Any words in bold print are defined terms. You can find more information about these in your policy wording.

➤ An endorsement is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

503 - Burning or welding equipment exclusion

We will not cover any **bodily injury**, loss or damage arising out of the use of electric or oxy-acetylene, burning or welding equipment.

501 - Hazardous work exclusion

We will not cover any **bodily injury**, loss or damage arising out of

1. demolition work (unless **you** are doing this as part of rebuilding or alteration work)
2. piling or underpinning
3. work in or under water
4. work using explosives

617 - Tree felling exclusion

We will not cover legal liability under the Public liability and Employers liability sections arising out of the felling or lopping of trees (other than the pruning of bushes, shrubs or hedges).