



**TRADE INSURANCE**

# Commercial Legal Expenses Insurance Quotation Statement of Fact

This document is a summary of the information advised to the insurance broker or agent who provided this policy to you upon which the contract of insurance detailed below is to be arranged. This document is to be read in conjunction with the Policy Summary and Policy Wording documents which set out the terms of your policy.

You should review this document carefully. Unless it has already been noted in writing, you should disclose to your insurance broker or agent who provided this policy to you immediately if:

- A. You are unable to agree to any of the Statements listed below; or
- B. You are aware of any other Material Facts that have not been disclosed. A Material Fact is one that would influence the insurer's assessment of this risk.

## **Fair Presentation of the Risk**

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form the contract on which your policy is based. If you become aware the information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You should keep a written record (including copies of letters) of any information you provide. A copy of the Policy Summary and Policy Wording are available upon request from your insurance broker or agent.

## **Assumptions**

- You have not had a proposal for insurance declined or cancelled, a policy voided, withdrawn or suspended or special conditions imposed by any insurer;
- You, either personally or in any business capacity, have not been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings in the UK, Channel Islands, Isle of Man or the equivalent in any other country;
- You, either personally or in any business capacity been the owner or director of, or partner in any business, company or partnership which went into administration, administration receivership or liquidation and/or was the subject of any company and/or individual voluntary arrangement with creditors, a winding up order or administration order;
- You, either personally or in any business capacity have not been the subject of a County Court Judgement (CCJ);
- You, either personally or in any business capacity have not been convicted of, or charged (but not yet tried), with any criminal offences involving dishonesty, arson, theft or causing wilful damage.

## **General Details**

- You have not made any previous claim (whether accepted or not) under this type of insurance, or if equivalent cover has not previously been in force, you are not aware of any circumstances which would otherwise give rise to a claim under the type of insurance being proposed



**TRADE INSURANCE**

# Commercial Legal Expenses Insurance Quotation Statement of Fact

## **Limit of Indemnity**

The maximum liability of the Insurer under this policy is limited to £50,000 any one claim in the aggregate for all claims notified during the Period of Insurance.

Attendance Expenses will cover up to £100 per person, per day up to a maximum of £1,000 any one claim.

## **Excess**

In respect of each of Legal Expenses and/or Professional Expenses and/or Awards of Compensation incurred in respect of any one claim, the excess under this policy is £0.

## **Territorial Limits**

United Kingdom of Great Britain and Northern Ireland, including the Channel Islands and the Isle of Man.

## **Regulatory Information**

This Policy has been arranged by Rhino Protect Limited t/a Rhino Trade Insurance Services and is administered by ARAG plc who is a coverholder of the Insurer, ARAG Allgemeine Versicherungs-AG Branch UK.

Rhino Protect Limited t/a Rhino Trade Insurance Services is registered in England number 06012736.

Registered address: Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA.

Rhino Protect Limited t/a Rhino Trade Insurance Services is authorised and regulated by the Financial Conduct Authority firm registration number 772055. This can be checked by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register).

ARAG plc is registered in England number 02585818.

Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369. This can be checked by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register).

ARAG Allgemeine Versicherungs- AG Branch United Kingdom is authorised and regulated by BAFin (firm reference number VU5455) and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm reference number 722744.