



## TRADE INSURANCE

# Contractors All Risk 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 Wording document 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

Following the introduction of the Insurance Act, you have a duty to make a presentation of the risk when you first purchase this policy and also at renewal, or when you request a change to your cover. You are required to ensure that any of the information you have provided and the content of any application form, declaration and/or statement of fact is accurate and complete. Failure to make a fair presentation of the risk including failing to disclose or misrepresent a material fact or disclosing material facts which is not clear may affect the validity of your policy and the extent to which the policy will react in the event of a claim. If you are in any doubt as to whether information is material, it should be disclosed.

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

### Assumptions

- Neither you, including any owner, director, partner or any other person responsible for managing the business in any business capacity have had a proposal for insurance declined or cancelled, a policy voided, withdrawn or suspended or special conditions imposed by any insurer;
- You, including any owner, director, partner or any other person responsible for managing the business either personally or in any business capacity 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, including any owner, director, partner or any other person responsible for managing the business 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, including any owner, director, partner or any other person responsible for managing the business either personally or in any business capacity been the subject of a County Court Judgement (CCJ);
- You, including any owner, director, partner or any other person responsible for managing the business either personally or in any business capacity been convicted of, or charged (but not yet tried), with any criminal offences involving dishonesty, arson, theft or causing wilful damage.

### General Details

- You do not have any contracts worth in excess of £750,000;
- You have not entered in to a contract or are due to enter in to a contract which is scheduled to be longer than two years (exclusive of the maintenance period);
- You do not install timber framed buildings;
- You do not hire in cranes or items of plant worth in excess of £50,000;
- You do not undertake any piling or drilling works;
- You are not aware of any circumstances which may give rise to a claim being made under this insurance or otherwise affect the insurer's assessment of this risk.



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### Limit of Indemnity

The maximum liability of the Insurer under this policy is limited to the respective options as shown in the table below:

	Section	Option A	Option B	Option C	Option D	Option E	Option F
1.	Contract Works	£10,000	£25,000	£50,000	£100,000	£175,000	£250,000
2.	Construction Plant Tools, Machinery & Equipment	£2,500	£5,000	£12,500	£25,000	£37,500	£50,000
3.	Construction Plant Tools, Machinery & Equipment Hired by the Insured	£2,500	£5,000	£12,500	£25,000	£37,500	£50,000
4.	Employees Tools and Effects	£1,000	£1,000	£1,000	£2,500	£3,750	£5,000

### Excess

In respect of each of section of cover, the excess under this policy is as shown in the table below:

	Section	Excess
1.	Contract Works	£500
2.	Construction Plant Tools, Machinery & Equipment	£500
3.	Construction Plant Tools, Machinery & Equipment Hired by the Insured	£500
4.	Employees Tools and Effects	£50

### Territorial Limits

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

### Regulatory Information

This Policy has been arranged by Rhino Protect Limited t/a Rhino Trade Insurance Services and is underwritten by HCC International Insurance Company plc t/a Tokio Marine HCC which is a member of the Tokio Marine HCC Group of Companies.

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 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).

HCC International Insurance Company plc t/a Tokio Marine HCC is registered in England and Wales number 01575839.  
Registered address: 1, Aldgate, London, EC3N 1RE.

HCC International Insurance Company plc t/a Tokio Marine HCC is authorised by the Prudential Regulation Authority.

HCC International Insurance Company plc t/a Tokio Marine HCC is authorised and regulated by the Financial Conduct Authority firm registration number 202655.  
This can be checked by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register).