

INCOME PROTECTION 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 Rhino Trade Insurance.

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the business in any business capacity have had a proposal for insurance declined or cancelled, a policy voided, withdrawn or suspended or special conditions imposed by any insurer;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 are a resident in the United Kingdom, the Channel Islands or Isle of Man;
- You are over 18 years of age and under 65 years of age;
- Your monthly benefit does not exceed 60% of your monthly earnings.
- You will not be covered in the event that you suffer an accident while undertaking activities for any of the following:
 - war risks, terrorism or being on naval, military or air force duty, service or operations;
 - riding on a motorcycle, moped or scooter as a driver or passenger;
 - competing in a race other than on foot or whilst swimming;
 - rock climbing or mountaineering of any type;
 - flying except as a fare paying passenger;
 - the manufacture or use of explosives or exposure to exceptional danger;
 - illegal acts of the person who suffers the accident;
 - being under the influence of or being affected by alcohol or drugs.
 - any sickness, disease or degenerative process (a condition which becomes progressively worse);
 - accidental death resulting from: natural causes; deliberate actions such as criminal acts or misadventure; the taking of drugs or alcohol.

Benefit Options

Monthly benefits of £500, £1000, £1500, £2000 or £2,500 are available.

Benefit duration periods of 3 months, 6 months or 12 months.

30 days deferred period applies.

Above benefits are subject to the applicable premium being paid.

Territorial Limits

The United Kingdom 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 underwritten by Maiden General Försäkrings AB.

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.

Maiden General Försäkrings AB, registered in Sweden under number 516404-1003, whose registered office is at Klarabergsviadukten 70, Box 70396, 107 24, Stockholm, Sweden.

Maiden General is authorised in the United Kingdom via the European Union Freedom of Services regime. This can be checked by visiting the FCA website at www.fca.org.uk/register.