



TRADE INSURANCE

Tradesman Liability 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the business in any business capacity have had a proposal for insurance declined or cancelled, a policy voided, withdrawn or suspended or special conditions imposed by any insurer;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

- Your business is domiciled in and the majority of the work of the Trade or Business is undertaken in England, Scotland, Wales, Isle of Man and the Channel Islands only;
- Your Trade or Business does not:
 - Involve the use of asbestos, chemicals or other substances that could be harmful to health, other than chemicals and other that are normal for the trade;
 - Involve the disposal of fumes, effluent or other harmful waste;
 - Involve work on or in docks, harbours, railways, watercraft, offshore gas or oil installations;
 - Involve work on or in chemical or petrochemical works, oil or gas refineries or storage facilities;
 - Involve work on or in aircrafts, airports, airfields, collieries, mines, quarries, power stations, any installation where nuclear processing is undertaken;
- You have not sustained any loss or incurred any liability whether insured or not in the last five years;
- No claim has been brought against you from the performance of your business activities and no-one has threatened to bring such a claim;
- 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 in respect of Public/Products/Pollution Liability is either £1,000,000, £2,000,000 or £5,000,000.

The maximum liability of the Insurer under this policy in respect of Employers Liability where applicable is £10,000,000

Excess

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

| | Section | Excess |
|----|-------------------------------------|--|
| 1. | Employers Liability | Nil |
| 2. | Public/Products/Pollution Liability | £1,000 each and every occurrence in respect of loss of or damage to tangible property only costs inclusive arising out of the use of any oxy-acetylene or electric welding or cutting/grinding equipment or blow lamps or blow torches and/or arising out of the ownership possession or use of asphalt bitumen pitch or tar heaters |
| 2. | Public/Products/Pollution Liability | £500 each and every occurrence in respect of loss of or damage to tangible property only costs inclusive arising out of any other cause |

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.

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.