

Combined Liability Insurance

Statement of Fact

Policy Number:	BNULI12348342	
Period of Insurance:	From: 00.00 hours on 14/07/2019	To: 24.00 hours on 13/07/2020

Broker:	PARTNER/Saffron Insurance Group
Insured:	A J Pain Waste Management Ltd
Subsidiary companies:	None
Correspondence address:	A J Pain Waste Management Ltd, c/o 127-135 Ormside Street, London, Surrey, SE15 1TF, United Kingdom
Business Description:	Skip Hire & Wast Collection

Please read the following information carefully

This insurance has been agreed on the basis that a fair presentation of the risk has been made and the following facts are accurate to the best of Your knowledge and belief. If You are proposing for cover on behalf of a business, which is a company or partnership, then the declarations extend also to any director or partner of that business.

What you need to do next

If the information in the attached Schedule or the **Key information** below is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

Should You be in doubt as to whether information is accurate or material, then You must:

- discuss it with Your insurance broker or adviser; or
- disclose it to Us.

Please also read the **Confirmation, Privacy Statement and Important Notes** at the end of this document.

Some words used in this Statement of Fact take a special meaning. Please read your policy document – Definitions – to fully understand the meaning of words that take on a special meaning. If any words or statements remain unclear or untrue you must contact your broker to discuss the matter and advise us of any changes.

KEY INFORMATION
Client Details:

Name of Insured:	A J Pain Waste Management Ltd
Status of Entity:	Limited
Correspondence Address:	A J Pain Waste Management Ltd, c/o 127-135 Ormside Street, London, Surrey, SE15 1TF, United Kingdom

Business Description

Skip Hire & Waste Collection

Employers Reference Number:

TBA

Subsidiary Company Details:

None

Covers

Employers Liability	£10,000,000
Public and Products Liability	£5,000,000
Contract Works	Not Insured
Property Damage	Not Insured
Terrorism	Not Insured

Financial Details
Category of Work
Wageroll

Clerical/Managerial Employees		£5,000
Direct Manual Employees, Directors & Labour only		£65,000
Subcontractors		
Wood working Machinists		£0
Bona Fide Subcontractors i.e. Supply labour & materials		£0
Principal Drawings		£0
Annual Turnover	£500,000	Including USA/Canada Turnover of £0

Declaration of Facts:

Neither You nor any beneficiaries under the Policy is subject to trade and economic sanctions of the United Nations, European Union, United States of America, United Kingdom or any other relevant jurisdiction.

It is recorded that Your activities do not involve any applicable Sanctioned Countries; namely Iran, Cuba, Syria, North Korea, North Sudan or Crimea.

Risk Management, You have confirmed the following;

Family firm known to the introducer and insurance placed with them for at least three years

Competency assessments undertaken for subcontractors (labour only and bona fide) and insurance arrangements of bona fide subcontractors checked to ensure that they hold Public Liability insurance (including Products Liability and Inefficacy

Full range of risk assessments (including COSHH) completed and kept updated

Key individuals trained specifically in health and safety and/or use of external consultants to advise on health and safety

Written, up to date Health and Safety policy (reviewed within the last 12 months) with evidence of use of personal protective equipment, provision of training of staff, and knowledge of RIDDOR.

General Questions

Do You enter into any contracts or agreements which increase the normal legal liabilities or otherwise affect liability under statute or common (if yes details listed below) No

Neither You nor any Principals Partners or Directors either personally or in connection with any business in which you/they have been involved has ever:

been convicted of, charged (but not yet tried) with or officially cautioned for a breach of any Health and Safety or Welfare or Environmental Protection legislation (if yes, details below) No

been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings (if yes, details below) No

been disqualified from holding company directorship (if yes, details below) No

been served with a prohibition or improvement order under health and safety legislation (if yes, details below) No

been the owner or director of, or partner in, any business, company or partnership had a County Court Judgement awarded against them been served with a prohibition or improvement order under health and safety legislation (if yes, details below) No

been the subject of a recovery action by Customs and Excise or the Inland Revenue (if yes, details below) No

had a proposal refused or declined (if yes, details below) No

had a renewal refused (if yes, details below) No

had an insurance cancelled (if yes, details below) No

had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending (if yes, details below) No

had special terms imposed (if yes, details below) No

Heat, Height and Hazardous Work

Use of Heat

e.g. Blow Lamps, Welding/Flame Cutting, Hot Air Guns

None

The Maximum Height (metres) worked at is

None

The Maximum Depth (metres) worked to is

None

Use or Handling of or Exposure to Harmful Materials, such as:

Explosives, Gases, Isocyanates, Toxic or corrosive chemicals, Asbestos or asbestos containing materials, Materials giving rise to dust, fumes or vapours, Siliceous materials (containing, consisting of, or resembling silica), Radioactive substances

None

Work at or in any Hazardous Locations, such as:

Refineries, bulk storage or production premises in the oil, gas or chemical industries

Oil, Petrol, Gas or Chemical Storage tanks, Gas and Chemical Works

Power Stations or Nuclear facilities, Pylons, Steeples, Towers, Chimney shafts

Reservoirs, Dams, Water diversion, Sub aqua, Rivers, Canals, Lakes, Tidal waters or Coastal defence works

Bridges, Tunnels, Viaducts, Collieries, Mines, Quarries, Blast Furnaces, Railways,

Airports, Ships, Docks, Harbours or Port Authority sites

Hospital operating theatres or Clean room environments

Mainframe Computer sites

None

Claims:

Have there been any losses or incidents giving rise to losses in the last five years:

No

You do not have to return this form

If you are satisfied that the information set out in this form is correct and you have disclosed all the relevant details, you do not need to return this document. Please keep it in a safe place with your policy documents.

If any of the details are incorrect or anything is unclear, you must inform your insurance advisor within seven days and they will advise you if the changes(s) affect the acceptability and/or premium of this insurance.

Confirmation

We rely on the information set out above in assessing your insurance cover. By not returning this form and subsequently paying the premium you are confirming the details set out in the **Key Information** section above, whether given by you or by your insurance advisor on your behalf, are complete and true and that you have not withheld any information. If information detailed in this document has been provided on your behalf, you agree the person is deemed to be your agent and not an agent for Broker Network Underwriting and that you have read and verified the information provided.

Law Applicable

The appropriate law as set out below will apply unless You and Us agree otherwise:

1. The law applying to that part of the United Kingdom, Channel Islands or the Isle of Man in which You normally live or (if applicable) the first named Policyholder lives;

or

2. In the case of a business, the law applying to that part of the United Kingdom, Channel Islands or the Isle of Man where it has its principal place of business;

or

3. Should neither of the above be applicable, the law of England and Wales will apply.

Issued on: 11/07/2019