

Statement of Fact

This Policy, Schedule and Statement of Fact shall be read together and form the basis of the Insurance Contract.

They have been prepared in accordance with information that we have received from you through your Insurance Adviser.

You must ensure that you comply with the Terms and Conditions within the Policy.

It is important that you check all the information immediately as this forms part of the basis of the contract between you and Allianz, irrespective of who supplied the information. If any of the information is incorrect you must contact your Insurance Adviser immediately. Failure to do so could invalidate the policy from inception or result in a claim being repudiated.

We strongly recommend that you keep a record of all information you have provided to your Insurance Adviser.

Policy No:	14/BQ/13323297/02
The Insured:	Harvey Electrical Ltd
Effective Date:	13/02/2016
Insurance Adviser:	Lansdowne Woodward Limited
Business Description:	Electrical Contractor
Operative Wording:	Construction
Professional Service:	The services performed by any Insured under a contract for any professional design or specification, as building or engineering contractors including but not limited to supervision of construction, feasibility studies, technical information, calculation or survey subject to any surveys being performed by a Properly Qualified Person. Professional Services shall not include supervision by an Insured of its own or its subcontractors' workmanship where such supervision is no different from that which would be expected of an Insured if it is only a workmanship and/or management obligation. Professional Services shall also include the duty to warn of defects in the professional activities of others.

Basis of Acceptance

Allianz Insurance plc has accepted this risk based on the provision of the following information:

Construction

Have services ever been or are services provided in relation to the following activities;

- asbestos surveying No
- environmental consultancy

Do government departmental or local authority contracts exceed 50% of the turnover or income amount declared for the last 12 month period? No

Have any projects undertaken failed to be completed? No

If no design liability has been disclosed, have past contracts ever been undertaken with a No

design liability?

Are indirect & consequential losses excluded within contracts for clients? Yes

Additional Information:

Have there been any changes to activities or services provided in the last 12 months or are there any planned changes for the next 12 months? No

Do the principal, partner(s) or director(s) of the proposer hold relevant qualification(s) or have a minimum of two years relevant experience for the activities being insured? Yes

Are services ever provided without drawing up terms of engagement or contract, including any changes, specifying the work to be undertaken and the extent of your responsibility in writing? No

Has there ever been previous disciplinary action taken by an outside professional or regulatory body? No

Does the proposer ever employ staff without performing background checks prior to them being employed? No

Is cover required for a previous business? No

Fees paid to subcontractors or consultants £20,000

Are subcontractors or consultants required to hold their own Professional Indemnity Insurance? No

Claims Experience as at Inception of Policy

Have any Professional Indemnity claims ever been made against the firm(s) and/or predecessors of the firm(s) and/or your current and/or retired partners, directors or principals, either individually or otherwise for any negligence, errors, omission, breach of professional duty or the like, whether successful or not? No

Total number of claims and notifications 0

Total amount paid and outstanding £0

Are any of the partners, directors or principals aware of any pending claims and/or circumstances existing which may give rise to a Professional Indemnity claim against the firm(s) and/or predecessors of the firm(s) and/or your current and/or retired partners/directors/principal? No

General Acceptance

This insurance contract is based on neither you nor your director(s) or partner(s) having:-

- been convicted of or charged (but not yet tried) with a criminal offence other than (road traffic) motor offences
- received an official caution for a criminal offence within the last three years other than a (road traffic) motoring offence
- been declared bankrupt
- been the subject of any county court judgement (CCJ), winding up order, insolvent liquidation or administration or have made any composition or arrangement with creditors
- been a director or partner of a company which has gone into insolvency, liquidation, receivership or administration

- ever been prosecuted for failure to comply with any Health & Safety or Welfare or Environmental Protection legislation.

In respect of the business which is the subject of this insurance contract, or any other business which you, your partners or directors have been involved with, no insurer has ever:-

- declined, cancelled or refused any proposal of insurance
- cancelled or declined to renew any insurance
- imposed special terms or conditions.

And that:

- the business is registered and domiciled in the UK.

Profession specific assumptions:

- None

If any of the above statements are inaccurate you must contact your Insurance Adviser immediately.

Material Fact Requirement

Material facts are those facts which are likely to influence us in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt whether a fact is material, you should disclose it, since failure to do so could invalidate your policy, and / or result in a claim being repudiated.

If at any time anything shall occur materially affecting the risk(s) insured, you must give notice in writing to your Insurance Adviser.

Data Protection Act

Allianz Insurance plc together with other companies within the Allianz SE group of companies (“Allianz”) may use the personal and business details you have provided or which are supplied by third parties including any details of directors, officers, partners and employees (whose consent you must obtain) to:

- provide you with a quotation, deal with the associated administration of your policy and to handle claims;
- search credit reference, credit scoring and fraud agencies who may keep a record of the search;
- share with other insurance organisations to help offset risks, administer your policy, for statistical analysis, and to handle claims and prevent fraud;
- support the development of our business by including your details in customer surveys, for market research and business reviews which may be carried out by third parties acting on our behalf.

Allianz may need to collect and process data relating to individuals who may benefit from the policy (“Insured Persons”), which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk and/or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by Allianz and that this fact is made known to the Insured Persons.

If your policy provides Employers Liability cover information relating to your insurance policy will be provided to the Employers Liability Tracing Office (the “ELTO”) and added to an electronic database, (the “Database”) in a format set out by the Employer’s Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers’ liability insurance of their employers, (the “Claimants”):

1. to identify which insurer (or insurers) was (or were) providing employers’ liability cover during the relevant periods of employment; and
2. to identify the relevant employers’ liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers’ liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website www.elto.org.uk

Telephone calls may be recorded for our mutual protection, training and monitoring purposes.

Under the Data Protection Act 1998 individuals are entitled to request a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of your data and your insurance policy data in this way and for these purposes and that your directors, officers, partners, and employees have consented to our using their details in this way.

Complete Professional Indemnity New Business Schedule

Please note that you must advise your Insurance Adviser of any changes to the risk and items to be covered.

Policy Number: 14/BQ/13323297/02

Account Number: 14/12734

Agent: Lansdowne Woodward Limited

The Insured: Harvey Electrical Ltd

Postal Address: 80 Canford Cliffs Road, Poole, Dorset, United Kingdom, BH13 7AB

First Premium: £550.00

Annual Premium: £550.00

Insurance Premium Tax: £52.25

Insurance Premium Tax: £52.25

Total First Premium: £602.25

Total Annual Premium: £602.25

Effective Date: 13/02/2016

Renewal Date: 13/02/2017 at 00.01 hrs

Business Description: Electrical Contractor

Operative Wording: Construction

Has the operative wording been amended to Miscellaneous No

Clauses applicable to the whole policy

C/1165/1 - Delete Pollution Cover Clause

Professional Indemnity

Limit of Indemnity	£1,000,000
Basis of Limit	Any one claim
Excess	£1,000
Retroactive date	13/02/2015
Date business established	10/10/2013
Turnover or income in the last 12 months	£405,880
In any one of the last 5 years, has turnover or income increased or decreased by more than 25%?	No

Geographical split of the turnover or income amount declared for the last 12 month period

Percentage from the United Kingdom (UK)	100.00%
Percentage from the European Union (EU) (excluding UK)	0.00%
Percentage turnover from the USA/Canada not subject to USA/Canada jurisdiction	0.00%
Percentage turnover from the USA/Canada subject to USA/Canada jurisdiction	0.00%
Percentage turnover from the rest of world	0.00%
Largest contract size undertaken in the past 12 months	£150,000

Activity Split: Construction

Turnover where the proposer designs and constructs from their own design and provides full technical supervision	20.00%
Turnover where the proposer constructs from others design performed on the proposers behalf	45.00%
Turnover where the proposer constructs from others designs and where others carry out technical supervision on firms behalf	0.00%
Fees where the proposer provides design and technical services with no construction	10.00%
Turnover where the proposer constructs from designs provided by the client	25.00%
Other turnover not specified above	0.00%
Total	100.00%
Aborted Work	0.00%
Architecture - New build/structural refurbishment	0.00%
Architecture - Non-structural refurbishment	0.00%
Building surveys non-structural / land surveys	0.00%
Civil engineering	0.00%
Electrical engineering	100.00%
Feasibility studies/expert witness work	0.00%
Heating and ventilation engineering	0.00%
Interior design	0.00%
Landscape / garden architecture	0.00%
Mechanical engineering	0.00%
Planning supervisory / CDM activities	0.00%

Soil & foundation engineering	0.00%
Structural engineering	0.00%
Structural surveys/valuations	0.00%
Town planning	0.00%
Project co-ordination	0.00%
Project management	0.00%
Quantity surveying	0.00%
Other	0.00%
Total	100.00%

Work Split: Construction

Airports/railways	0.00%
All other leisure	0.00%
Amusement parks	0.00%
Arenas/stadia/amusement rides	0.00%
Aviation/automotive/military/marine	0.00%
Bridges/tunnels	0.00%
Chemical/oil/nuclear facilities	0.00%
Children's play areas	0.00%
Churches/cathedrals	0.00%
Cladding/glazing/curtain walling	0.00%
Clean rooms	0.00%
Dams/mines	0.00%
Demolition	0.00%
Factory/Industrial	50.00%
Foundations/piling/underpinning	0.00%
Harbours/jetties/offshore installations	0.00%
Housing schemes (over 3 floors)	0.00%
Housing schemes (under 3 floors)	0.00%
Mechanical and bulk handling plant	0.00%
Office/Retail	25.00%

Pipe work/tanks/vessels/silos	0.00%
Power plants	0.00%
Pubs/restaurants/hotels	25.00%
Roads/highways/motorways	0.00%
Schools/hospitals/municipal buildings	0.00%
Sewerage/water schemes	0.00%
Swimming pools	0.00%
Other	0.00%
Total	100.00%

Clauses

C/1165/1 - Delete Pollution Cover Clause

The Pollution Cover is deleted from this Policy.
The Following Exclusion is added to this Policy:

Pollution

This Policy shall not cover Loss in connection with any Claim arising out of, based upon or attributable to:

- (i) the actual, alleged or threatened presence, discharge, dispersal, release, migration or escape of Pollutants, or
- (ii) any direction, request or effort to:
 - (a) test for, monitor, clean up, remove, contain, treat, detoxify or neutralise Pollutants, or
 - (b) respond to or assess the effects of Pollutants.

All other terms conditions and exclusions remain unchanged.