

# Optima Trade Plus Policy

## Statement of Facts

**Date of Issue:** 21 February 2011

### **IMPORTANT NOTICE**

This Statement of Facts is a record of the Statements and Material Facts advised to Groupama Insurance Company Limited upon which the acceptance of the proposal for insurance and the calculation of the premium are based and which form the basis of the contract of insurance between the Insured and Groupama Insurance Company Limited. A Material Fact is one, which an insurer would regard as likely to influence their assessment and acceptance of this insurance.

You should check this Statement of Facts and if any of the Statements or the Material Facts are incorrect or if there are any other Material Facts you should disclose you should advise your insurance advisor immediately. Failure to do so could invalidate your policy or result in a claim being repudiated.

<b>Policy Number</b>	WTTP0012235
<b>Name of Insured</b>	L&M Carpentry Limited
<b>Status of the Business</b>	Limited Company
<b>Premises</b>	24 Sissinghurst Close CRAWLEY RH10 7FX
<b>Trade or Business</b>	Carpenters

### **The proposer, any director or partner of the Trade or Business**

has no convictions or criminal offences or pending prosecutions involving dishonesty, arson, theft or any wilful damage.	Yes
has never been declared bankrupt/insolvent or the subject to bankruptcy proceedings.	Yes
has never had a proposal refused or declined or had an insurance cancelled, renewal refused or had special terms imposed.	Yes
has not suffered any loss or had any claim made against them for Public or Products Liability, Employers Liability or Personal Accident in the last five years, whether insured or not.	Yes
has not suffered more than one other loss not exceeding £1,000 in total in respect of all covers being proposed in the last five years, whether insured or not.	Yes

### **The following are also deemed to be true:**

The Trade or Business does not involve the use of asbestos, chemicals or other substances, which could be harmful to health, other than chemicals and other substances that are normal for the trade.	Yes
The Trade or Business does not dispose of fumes, effluent or other harmful waste.	Yes
The majority of work of the Trade or Business is undertaken in England, Scotland, Wales, Isle of Man and the Channel Islands.	Yes
Payments to Bona Fide subcontractors do not exceed 25% of the proposer's annual turnover and checks are made prior to appointing them that adequate Public Liability cover is in place.	Yes
Groupama is NOT the holding Insurer.	Yes

**The number of working proprietors or partners** None

**The maximum number of employees, including any working directors, engaged solely in clerical work** 2

**in manual work** 3

**The number of part time employees (Part time employee - a person who does not work more than sixteen hours in any one week)**

**in manual work** None

Groupama House, 60 Spring Gardens, Manchester M60 1HU

Groupama Insurance Company Limited Registered Number 995253 Registered in England  
Registered Office 6th Floor One America Square 17 Crosswall London EC3N 2LB  
Member of the Association of British Insurers Authorised and Regulated by the Financial Services Authority  
Telephone calls may be recorded



INVESTOR IN PEOPLE

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<b>Any use of fixed woodworking machinery?</b>	No
<b>Cover required for Employers Liability?</b>	Yes
<b>Has the Policyholder been continuously insured and claim free during the past three years?</b>	Yes
<b>Public and Products Liability Limit of Indemnity</b>	£2,000,000
<b>Tools and Transit Section</b>	Not Insured
<b>Property All Risks Section</b>	Not Insured
<b>Business Interruption Section</b>	Not Insured
<b>Contract Works and Plant Section</b>	Not Insured
<b>Personal Accident Section</b>	Not Insured

## Data Protection

For Data Protection Act purposes your personal data will be held and processed for insurance administration. For this purpose the information may also be passed to selected third parties including other insurers, credit reference agencies and reinsurers. By entering into this contract of insurance your insurance advisor who arranged this contract of insurance on your behalf has confirmed your authority to disclose your personal data and to consent on your behalf to the processing of that data by Groupama Insurance Company Limited.

You have a right to access (subject to limited exceptions) and if necessary rectify the information that we hold.

Insurers pass information to the Claims and Underwriting Exchange register and the Motor Insurance Anti-Fraud and Theft Register. These registers have been established to help check the information provided and also to reduce fraudulent claims. These registers may be searched when dealing with any request for insurance. Under the conditions of the policy, all incidents must be declared whether or not they may result in a claim. The information may be passed to the registers.

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### Fraud prevention and detection

In order to protect the interests of our policyholders and to prevent and detect fraud we may at any time:

- share information about you with other organisations and public bodies including the Police;
- check and/or file your details with fraud prevention agencies and databases; and
- undertake credit searches and additional fraud searches.

If you provide false or inaccurate information and fraud is identified, details will be passed to fraud prevention agencies and databases to prevent fraud and money laundering.

Please refer to our website [www.groupama.co.uk](http://www.groupama.co.uk) for further details explaining how the information held by fraud prevention agencies may be used.

We can supply on request further details of the databases we access or contribute to.

**This information was provided to Groupama Insurance Company Limited by:**

Dibben Consultants Limited (Misys) **on** 21 February 2011

