



redefining / standards

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**CLTR0001P-E**

# Your statement of fact

Tradesmen Insurance

☛ A **statement of fact** is a shared document between you and the insurer containing information you have provided. It's very important that the information in this document is correct.

## Important information

- This document together with your schedule shows the information you have provided.
- You must make a fair presentation of the risk to us. This means that you should tell us any information that may influence us in the acceptance of this insurance and the terms provided. This applies prior to the start of your policy, if any variation is required during the period of insurance and prior to each renewal. If you do not do this and fail to advise us of any inaccuracies or omissions your policy may not protect you in the event of a claim.

## Your contact details

<b>The insured</b>	Mr Ian Linford Trading as Ian Linford Painting & Decorating
<b>Correspondence address</b>	50 Nursery Lane Fareham Hampshire United Kingdom PO14 2PY

## Your broker's details

Name	ALLCOVER INSURANCE BROKERS
Agency number	8428384

## What you need to do next

- Please check this document carefully to make sure all details are correct and that you have told us any important or relevant information which may influence our decision to accept this insurance.
- If any of the information is incorrect or if you are not sure if something is important or relevant you should tell your insurance adviser about it.
- If all the information in these documents is correct you don't need to do anything further and you should retain the documents safely.

We will provide the insurance cover based on the following statements being correct:

## General details

Company status	Sole Proprietor
Year business established	1985
No proposer, director or partner of the Trade or Business, or its Subsidiary Companies, has ever either personally or in any business capacity:	
<ul style="list-style-type: none"> <li>■ had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending</li> <li>■ been prosecuted, served prohibition or served an improvement order under Health and Safety legislation in the last 6 years</li> <li>■ been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings</li> <li>■ had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed</li> </ul>	
Your work does not involve any discharge of fumes, effluent or anything of a noxious nature	
Business Activity	Painter & Decorator
Number of workers	1
The maximum height at which work is carried out (in metres)	15
Annual turnover for your organisation or group	£30,000
The total number of people working in the business (including all partners, principals, proprietors) is	1
Employment type	Partners/Principals/Proprietors
Type of activity	Manual Work
Number of workers	1
Type of heat equipment used	Blow Torches
	Hot Air Guns
	Blow Lamps

## Claims

You have not had any claims or incidents giving rise to claims in the last 5 years

## Claims and Underwriting Exchange register and Data Protection Notice

**This notice explains how AXA may use the information you have provided for this quote.**

### **Data protection**

AXA Insurance UK Plc is a member of the AXA Group. In order to supply your quote and then administer your insurance policy we will hold and use information including sensitive personal data (such as claims information) you have provided and may send it in confidence for secure processing to other companies in the AXA Group (or companies acting on our instructions) including those located outside the European Economic Area.

### **Sharing information and making checks**

We also share your information and any subsequent claim information with other insurers, via the Claims and Underwriting Exchange Register run by Insurance Database Services (IDS) Ltd to check information and prevent fraudulent claims. When we process your request for insurance cover, we may search these registers. We may also make credit reference checks.

## Declaration

**Please read this declaration carefully. You should also show this declaration to anyone else who is covered by this insurance.**

I/We have read the statement of fact (including the declaration) and any quote documents supplied.

I/We understand that I/we have a duty to make a fair presentation of the risk and that the particulars given in this statement of fact are correct.

I/we have not withheld information that may influence AXA Insurance UK Plc in the acceptance of this insurance and the terms provided.

I/We understand that if answers are incorrect or if all relevant information has not been disclosed that this insurance may not protect me/us in the event of a claim.

I/We will tell AXA Insurance UK Plc of any change to the details given before the start date of the contract, if any variation is required during the period of insurance and prior to each renewal.

I/We understand that AXA will pass the information on this document about any incident I/we may give details of to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches AXA may make in connection with this statement of fact or any incident I/we have given details of, IDS Ltd may pass AXA information it has received from other insurers about other incidents involving anyone insured under this policy.

## Changes to this document

Please tell your insurance adviser immediately if any details in this document have changed. We may need to change the terms and conditions for your quote or premium.