

Your Tradespeople Policy

In choosing this product and Your level of cover, You have not received any personal recommendations from RSA.

This product meets the demands and needs of those businesses who wish to choose from a range of options which allows them to protect their assets and earnings and be indemnified for their legal liabilities to employees and the public.

This product allows You to choose the level of cover from a range of options and Your Schedule shows the cover You have selected. The choices You have made will depend on Your personal circumstances and You should check Your Statement of Fact, Schedule, Policy wording and, if applicable, Your Employers' Liability Certificate carefully to ensure You have the required cover.

Statement of Fact

The following Statement of Fact forms part of Your insurance contract. It is a record of answers specifically provided to Us and also some assumptions We have made about You and Your Business.

IMPORTANT NOTICE CONCERNING YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK

Before Your Policy takes effect You have a duty to make a fair presentation of the risks to be insured under Your Policy.

Our acceptance of this risk is based on the information presented to Us prior to the commencement of the Policy, and at subsequent stages in respect of mid-term changes and renewal. Provided the on-line questions have been completed accurately and in good faith, and assumptions generated on the Statement of Fact checked, We will accept this as being a fair presentation of the risk.

The information recorded in this document has been material to Our assessment of:

1. Your eligibility for this insurance Policy
2. The terms and conditions to apply to Your Policy
3. Your insurance premium.

If You become aware that the information contained in this Statement of Fact, or the Schedule, is incorrect or incomplete You must notify Us

- **within 30 days of the date of the document in the case of quotations**
- **within 14 days of the date of the document in the case of a new policy, renewal or mid-term policy alteration.**

Financial or Trade Sanctions

Please be aware that We cannot provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency.

Tradespeople Statement of Fact

Policy Number: RSAP3718359200

Your Details

Policyholder: ReadySteadyJet Ltd

Policyholder's Address: Flat 27, Fieldview Court, Highbury Grove, London N5 2AL

Business: Pressure Cleaning, Drain Cleaning Contractor

Your Policy Dates

Period of Insurance: From: 15/01/2018 To: 14/01/2019

Effective Date of Change: 25/01/2018 **Renewal Date:** 15/01/2019

Statement Issue Date: 25/01/2018

Statements about You

Neither You or Your directors or partners or family members involved with the Business or any other businesses have ever:

- been declared bankrupt or insolvent or been the subject of bankruptcy proceedings either as private individuals or in connection with any business
- been the subject of a county court judgement in respect of debt either as private individuals or in connection with any business
- been officers of any company that has been declared insolvent or had a receiver or liquidator appointed or entered into arrangements with creditors in accordance with the Insolvency Act 1986 or any equivalent or subsequent legislation
- been disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation
- been convicted of any criminal offences which are not spent under the Rehabilitation of Offenders Act 1974 or any subsequent legislation or have any prosecutions pending other than motoring offences
- had a proposal for insurance refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed

Statements about Your Business

- Your Business is: Limited Company
- The Business was established in 2018
- The annual turnover of the Business is £40,000
- The annual wage roll of the Business is £30,000
- There have been no accidents, losses or claims since Your Business was established or in the last 5 years, whichever is most recent

- You have 3 years experience in Your main trade
- Your Business is not involved in the discharge of industrial waste
- In the course of Your Business You do not deal with harmful substances

- Your Business is involved in the following trade(s):
 Pressure Cleaning (Your main trade) You employ 3 worker(s) in this trade
 Drain Cleaning Contractor You employ 3 worker(s) in this trade

- The Business employs the following types of workers:

Employee Type	Activity	No of Workers
Permanent Staff	Manual Work	1
Directors	Manual Work	1
Directors	Clerical Work	1

- You have declared the following value(s) for tools:

Employee Type	No of Employees	Declared Value
Permanent Staff	1	£1,000

Subject to the limits shown in the Schedule

- The maximum depth You work to is 1 metres
- The maximum height You work to is 10 metres

Additional Assumptions

In addition to the previous Statements You have accepted that the following assumptions We have made about You, Your Business and/or Your Premises are correct.

Assumptions about You and/or Your Business

SOF210B - Asbestos Work

You do not hold any form of Asbestos licence and have not worked with Asbestos in the last 10 years or since Your Business was established, whichever is more recent.

General Statements

You agree to accept Our usual form of Policy wording for this class of insurance which is available on request.

You agree that, if any information has been provided by Your Insurance Intermediary, such person shall, for that purpose, be regarded as Your agent and acting on Your behalf and not as Our agent.