



POLICY NUMBER: 9084382V

Effective Date: 10 Feb 2018 00:00

Expires On: 09 Feb 2019 23:59

OPTIMA TRADE & PROFESSIONAL STATEMENT OF FACT AND SCHEDULE

Agent Number	25675V	Date of Issue	05 Jan 2018
Agency Reference	636507434398941400	Reason for Issue	New Business
Agency Contact Name	Kyle Herbert		
Agent	County Insurance Consultants Ltd (3)		
Agent's Telephone Number	01704 631913		
Agent's Email Address	kyleh@countyins.com		

New Business Premium	£90.47
Insurance Premium Tax	£10.86
Total Premium	£101.33

Insured Name:	Mr STEVEN PARTNER
Trading Name:	STEVEN PARTNER T/AS BESPOKE FOTO
Company Status	Sole Proprietor
Address:	Pantwen Llyn-y-pandy Mold CH7 5JF

The business carries out the following trades:	Photography
Year commenced in business:	2017
No. of years continuous experience gained in trade	3

This statement of fact should be read in conjunction with the attached policy schedule and policy wording. Please click the following links to obtain the policy wordings:

www.ageas.co.uk/documents/commercial/com090-nov-2015-optima-trade-and-professional-policy.pdf

Alternatively, if this is a printed document, type the internet address into your browser address bar. Should you require a printed version of the policy wording please contact your agent.

You must make a fair presentation of the risks to us. This means you must disclose every material fact and circumstance which you know or ought to know and not make misrepresentation to us. If you are in any doubt or require clarification of what must be declared to us, please discuss this with your agent.

You should read this statement of fact carefully and verify that all material facts and circumstances have been disclosed to us and that the information contained within it is correct prior to the risk being placed on cover.

Any incorrect information must be notified to your agent immediately since providing us with inaccurate information or failing to tell us of anything which may increase the risk may lead to this quotation being withdrawn or, if the risk is placed on cover, your policy being voided or claims not being paid or being paid in part only.

COVER DETAILS

This policy schedule shows the sections and sub-sections that are operative under your policy.

If a section or sub-section is shown as Not Insured and you require such cover, please contact your agent.

For full details of the cover provided, please refer to your policy wording.

Ageas Insurance Limited

Registered Office Address Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA Registered in England and Wales No 354568
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

Important Notice

You have a duty to make a fair presentation of all material and relevant facts to **us**. To assist **your** understanding of which facts are material and relevant to **us**, here are some key examples:

- **Number of persons working in the business** - the premium charged for this **policy** is based on the total number of persons working in the **business**, as declared to **us** by **you**. The maximum number of workers permitted under this **policy** is 10 during the first **period of insurance** and 15 during any subsequent **period of insurance**. If the number of workers increases beyond the number shown on the **schedule** during the **period of insurance**, **you** must notify **us** within 30 days of such increase or by the renewal date whichever is the earlier. If the total number exceeds the maximum permitted under the **policy** however **you** must notify **us** immediately.

If part-time workers are used, it is the number of persons that must be declared to **us**, not their full-time equivalents. Sub-Section A - Public and Products Liability - the number of persons shown on the **schedule** must include all persons working in the **business** i.e. working proprietors, **partners**, working **directors**, direct **employees**, labour only subcontractors or other self-employed persons for labour only, agency workers, trainees, apprentices, work experience persons or volunteers. If **you** use bona-fide subcontractors, **your** annual payments to them must not exceed 25% of **your** annual **turnover** and **you** must obtain documentary evidence of their public liability insurance before they commence work on any contract and a record of such evidence must be retained.

Sub-Section B - Employers' Liability - proprietors or **partners** of unincorporated companies do not need to be included in the number shown on the **schedule** but working **directors** and all other **employees** i.e. direct **employees**, labour only subcontractors or other self-employed persons for labour only, agency workers, trainees, apprentices, work experience persons or volunteers must be included - please refer to the **policy** definition of **employee** for full details. If labour only subcontractors are engaged by the **business**, they must be included regardless of whether or not they hold public liability insurance in their own name. Whenever **employees** are engaged by the **business**, **you** must ensure that employers' liability insurance is in force.

- **Who you are** - the legal entity that owns the **business**
- **Business status** - sole proprietor, partnership, limited liability partnership or a limited company
- **What you do** - the description of the **business** as shown on the **schedule**
- **Personal and business history** - the previous history relating to proprietors, **partners** or **directors** or their business that is provided to **us** in the statement of fact e.g. bankruptcies, company liquidations, convictions, claims etc.

Other material and relevant facts are shown on the statement of fact. If **you** are in any doubt or require clarification of what must be declared to **us**, please discuss this with **your agent**.



Whenever individual words within the statements appear in bold they have a specific meaning which is defined in the policy wording under the section headed Definitions. A copy of the policy wording is either included or is available from your agent.

Optima Trade & Professional Declaration
Answers provided by **your agent** on **your** behalf

It is a statement of fact that:

Neither **you** nor any **director** or **partner** of the trade or **business** or its subsidiary companies, either personally or in any business capacity has ever:

- been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings
- had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed
- had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending

Losses or incidents giving rise to losses in the last 5 years: None

Details of activity carried out by the the business:

The maximum depth (below ground) to which work is undertaken (in metres)	Not Applicable
The maximum height at which work is carried out (in metres)	Not Applicable
3 Phase electrical work is undertaken	No
Gas work is undertaken	No
Heat equipment is used	No
Use of wood-working machinery by employees (other than fret-saws, lathes, boring machines, sanding machines or other mechanically driven portable tools held and applied to the work by hand)	No

Details of persons working in the business:

Directors	0
Partners/Principals/Proprietors	1
Permanent staff	0
Temporary staff	0
Labour only subcontractors	0
Bona-fide subcontractors	0
Number of clerical only workers	0



OPTIMA TRADE & PROFESSIONAL POLICY SCHEDULE

New Business

POLICY SECTIONS

LIABILITY SECTION**Limit of Indemnity****Sub-Section A - Public and Products Liability**

£2,000,000

Pollution

£1,000,000

Terrorism

£2,000,000

Number of Persons Working in the Business

1

Excess applicable to each and every third party property damage claim.

£100

Any additional **excesses** are shown in the endorsements applicable to the **policy**.**Sub-Section B - Employers' Liability**

Not Insured

TOOLS ALL RISKS AND STOCK IN TRANSIT SECTION

Not Insured

CONTRACTORS ALL RISKS SECTION

Not Insured

LEGAL EXPENSES SECTION

Not Insured

PERSONAL ACCIDENT SECTION

Not Insured

MATERIAL DAMAGE SECTION**Sub-Section A - Business Contents/Stock****Sum Insured****Business Contents** at the **premises**

£10,000

Stock at the **premises**

Not Insured

Sub-Section B - Money**Limit****Money**

£1,000

- in transit whilst in **your**, a **director**, **partner** or authorised **employee's** custody, or
- in a locked safe or locked strong-room within the main building at the **premises**

Money

£500

- in **your**, a **director**, **partner** or authorised **employee's** private residence, or
- within the main building at the **premises** but not in a locked safe or locked strong-room

Excess applicable to each and every **business contents** or **stock** claim.

£100

Excess applicable to each and every **money** claim.

£50

Any additional **excesses** are shown in the endorsements applicable to the **policy**.

Please refer to the policy wording for details of individual extension wordings.

BUSINESS INTERRUPTION SECTION

Not Insured



Summary of Endorsements Applying to the Policy

Endorsements applicable to the whole policy:

None

Endorsements applicable to individual trades:

Trade Description	Endorsement Number
Photography	SE25, SX33

SE25 Photographers - Liability Section Exclusion

We will not pay for liability arising from or in connection with:

- a aerial or underwater photography
- b professional errors, omissions or neglect
- c the value of any information or data recorded or stored on film, tape, documents, discs, photographic prints or negatives or any other data recording media
- d **consequential loss** arising from **damage** to or errors in photographic materials.

SX33 - Clerical Workers – Extension to the Liability Section

The cover provided by the Liability Section is extended to include up to six clerical workers engaged by the **business** in addition to the number of persons shown in the **schedule**.

For this purpose, 'clerical' means activities consisting solely of bookkeeping, design, consultancy, clerical or sales administration or secretarial work.



CLAIM NOTIFICATION

If **you** need to make a claim, please contact **our** commercial claims department on **0345 122 3283**. The line is open 24 hours a day, 365 days a year. The claims handler will take full details of the claim and guide **you** through the next steps. Alternatively **you** can write to Commercial Claims Department, Ageas Insurance Limited, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucestershire, GL3 4FA.

If **you** need to make a legal expenses claim and this section is shown as being operative on the **schedule**, **you** can request a claim form between 9.00am and 5.00pm Monday to Friday (except bank holidays) by telephoning **0345 122 8930**.

Full claims procedures are noted in the policy wording(s).

LEGAL & BUSINESS HELPLINE SERVICES

As an Ageas policyholder with a current **policy**, **you** are automatically entitled to the following helpline services. To help **us** to check and improve **our** service standards, calls are recorded.

Business Legal Advice - 0345 122 8931

This helpline is available 24 hours per day, 365 days a year to provide confidential legal advice over the phone on legal problems under the laws of the countries of **Europe**.

UK tax advice - 0345 122 8931

This helpline is available between 9.00am and 5.00pm from Monday to Friday to provide confidential advice over the phone on any tax matters under the laws of England, Scotland, Wales and Northern Ireland.

Redundancy Approval - 0345 322 0176

This service is available 9.00am and 5.00pm on weekdays (except bank holidays) to provide specialist advice if **you** are planning redundancies. This will assist **you** to implement a fair selection process and ensure that the redundancy notices are correctly served. If **you** opt to use this service a charge will be payable by **you**.

Confidential Counselling Helpline - 0345 122 8934

This helpline is available 24 hours per day, 365 days a year for an **employee** (including family members permanently living with them) needing confidential help and advice. **Our** qualified counsellors are available to provide telephone support on any matter that is causing **your employee** upset or anxiety, from personal problems to bereavement. Due to their sensitivity counselling calls are not recorded.

Business Emergency Assistance - 0345 122 8935

This helpline is available 24 hours per day, 365 days a year to arrange help straight away if an unforeseen emergency causes **damage** to the **premises** or creates a health and safety hazard. **We** will contact a suitable repairer or contractor and arrange assistance on **your** behalf. All costs of assistance provided are **your** responsibility, although if the **damage** is insured **you** will be able to make a claim for repair of the **damage**.

Please do not phone the helpline service numbers to report an insurance claim.

The helpline services are provided on **our** behalf but not by **us**. **We** take no responsibility for the advice or assistance given or for the failure of the helpline which may result from an exceptional event that is beyond the control of **us** and the helpline service provider.



CERTIFICATE OF PUBLIC LIABILITY INSURANCE

Policy Number: 9084382V

Insured: Mr STEVEN PARTNER

Trading Name: STEVEN PARTNER T/AS BESPOKE FOTO

Including the following subsidiary(ies)

None.

Excluding the following subsidiary(ies)

None.

2 Business

Photography

3 Date of commencement of insurance policy 10 February 2018

4 Date of expiry of insurance policy 09 February 2019

5 Limit of Indemnity £2,000,000

Signed on behalf of Ageas Insurance Limited (Authorised Insurer)

A handwritten signature in black ink, appearing to read "François-Xavier Boisseau", is written over a set of horizontal lines that serve as a signature line.

François-Xavier Boisseau - CEO, Insurance
Ageas Insurance Limited