



**NICEIC Registered
Contractors**
Statement of Fact



Date Issued: 16/10/2015

IMPORTANT NOTICE

This Statement of Facts is a record of the information gathered and stated in the Insurance Schedule ref NICEIC17161 dated 16th October 2015, and Material Facts advised to the NICEIC Insurance Services 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 You and Ageas Insurance 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 and if any of the information is incorrect or if there are any other Material facts that should be disclosed, the NICEIC Insurance Services should be informed immediately. Failure to do so could invalidate the policy or result in a claim being repudiated.

| | |
|--|---|
| Policy Number: | NICEIC17161 |
| Policy Wording | NICEIC Registered Contractor |
| Name of Insured | 1A Instalec Ltd |
| Address | Unit 2 Greenwood Court Ramridge Road Luton Bedfordshire LU2 0TN United Kingdom |
| Status of Business | Limited |
| Premises Based in Northern Ireland | No |
| Business description | Electrical Contractors - Residential, Commercial and Industrial (exc Hazardous) |
| Member of NICEIC | Yes |
| Enrolment number/gas safe certification number | tbc |
| Year business established | 1978 |
| Primary trade | Electrical Contractors - Residential, Commercial and Industrial (excl Hazardous) |
| Maximum height worked at (metres) | 15 |
| Heat Work undertaken (not including soldering irons) | No |
| Retroactive date for included PI | 23 October 2013 |
| You have confirmed that the following statements are true: You, any director or partner of the Trade or Business: | |
| Have never been declared bankrupt or insolvent | Yes |
| Have never been the subject of bankruptcy proceedings | Yes |
| Have never had an insurance proposal refused or declined | Yes |
| Have never had an insurance policy renewal refused | Yes |
| Have never had an insurance policy cancelled | Yes |
| Have never had special terms imposed upon an insurance policy | Yes |
| Have never been convicted for any non-motoring or criminal offences | Yes |
| Do not have any non motoring prosecutions pending | Yes |
| Have not had any losses or incidents giving rise to losses in the last five years | Yes |
| Claims in the last five years | No |



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The following are also deemed to be true:

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|---|-----|
| You do not have a separate dedicated business premises | Yes |
| Your work does not involve discharge of fumes, effluent or anything of a noxious nature | Yes |
| Your work does not involve the use of substances which could be harmful to health | Yes |

| | |
|------------------------|------------|
| Turnover | £1,000,000 |
| Total wage roll | £400,000 |

The number of working proprietors or partners, engaged:

| | |
|--------------------------------|------|
| solely in clerical work | None |
| in manual work | None |

The maximum number of employees, including any working directors, engaged:

| | |
|--------------------------------|---|
| solely in clerical work | 5 |
| in manual work | 5 |

Percentage of turnover paid to bona fide sub contractors, engaged:

| | |
|-----------------------|--------|
| in manual work | 10.00% |
|-----------------------|--------|

| | |
|--|-------------|
| Cover required for Employers Liability? | Yes |
| Employers Liability Limit of Indemnity | £10,000,000 |

| | |
|---|-------------|
| Public and Products Liability Limit of Indemnity | £10,000,000 |
|---|-------------|

| | |
|---------------------------|----------|
| Efficacy Extension | £100,000 |
|---------------------------|----------|

Professional Indemnity

| | |
|---|-----------------|
| Level of cover required | Full |
| Limit of Indemnity | £250,000 |
| Number of employees engaged in Professional Indemnity activities | 1 |
| Percentage of turnover relating to professional Indemnity | 25.00% |
| Retroactive Date | 23 October 2013 |

| | |
|--|---------|
| Financial loss limit of Indemnity | £50,000 |
|--|---------|

| | |
|--|--------------------|
| Tools & Transit Section | Sum insured £2,500 |
| Standard security requirements met? | Yes |

Contract Works and Plant Section

| | |
|-----------------------|-------------|
| Contract Works | £250,000 |
| Own Plant | Not Insured |
| Hired in Plant | £50,000 |

| | |
|----------------------------------|-------------|
| Personal Accident Section | Not Insured |
|----------------------------------|-------------|

| | |
|-------------------------------|----------------------------|
| Legal Expenses section | Level of benefits £100,000 |
|-------------------------------|----------------------------|

| | |
|-----------------------------------|-------------|
| Property All Risks section | Not Insured |
|-----------------------------------|-------------|



NICEIC Registered Contractors

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Data Protection Notice

Please read this notice carefully as it contains important information about our use of personal information.

In this notice, we and us and our mean Ageas Insurance Limited. Personal information means any information we have about you and the other people insured under your policy such as any director, officer, partner or employee of your business or any other person connected with your business.

Please note that if you give us false or inaccurate information this could give us the right to avoid your insurance policy or it could impact your ability to claim.

Sensitive information

Some of the personal information that we ask you to provide is known as "sensitive personal data". This will include information relating to health issues, race, religion and any criminal convictions. We need to use sensitive personal data to provide you with quotes, arrange and manage your policy and to provide the services described in your policy documents (such as dealing with claims).

How we use personal information

We are part of the Ageas group of companies. We may share personal information with other companies in the group for any of the purposes set out in this notice. If you want to know more about the Ageas group please go to www.ageas.co.uk.

We will use personal information to arrange and manage your insurance policy, including handling underwriting and claims and issuing renewal documents and information to you or your insurance adviser. We will also use personal information to assess your insurance application and provide information to credit reference agencies.

We may have to share personal information with other insurers, statutory bodies, regulatory authorities, our business partners or agents providing services on our behalf and other authorised bodies.

We will share personal information with others:

- if we need to do this to manage your policy with us including settling claims;
- for underwriting purposes, such as assessing your application and arranging your policy;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority); and/or
- if you have given us permission.

We use a number of service providers to support us, including companies who may be based outside Europe.

You can ask for further information about our use of personal information. If you require such information, please write to the Data Protection Officer at the address set out below.

Preventing and detecting crime

We may use personal information to prevent crime. In order to prevent crime we may:

- check personal information against our own databases;
- share it with fraud prevention agencies. Your personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when you make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, we will share your relevant personal information with them. The information we share may be used by those companies when making decisions about you. You can find out which fraud prevention agencies are used by us by writing to our Data Protection Officer at the address set out below; and/or
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. For details relating to information held about You on the Claims and Underwriting Exchange please visit insurancedatabases.co.uk. We may pass information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

Dealing with others on your behalf



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To help you manage your insurance policy, subject to answering security questions, we will deal with you or any director, officer, partner or employee of your business or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy or a claim relating to your policy.

Marketing

We may use personal information and information about your use of our products and services to carry out research and analysis.

We will only use personal information to market our products and services to you if you agree to this.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud. We may also use CCTV recording equipment in and around our premises.

Security

We will take appropriate technical, physical, legal and organisational measures, to protect Your personal information.

Some of Your personal information may on occasion, be sent through Our e-mail system. Our e-mail system is operated by a third party and uses servers located outside of the EEA which are shared with other parties. We ensure that any such transfer of Your personal information through Our email system is secure and complies with UK data protection law and guidance.

Reinsurance use

We also use the services of re-insurance companies based outside the European Economic Area. If We do this We will ensure they provide an appropriate level of protection for Your information.

Employers' Liability claims

We will provide your personal data to The Employers' Liability Tracing Office (ELTO), a service introduced by the insurance industry to search for Employers' Liability insurance policies using a central database, which enables claimants to identify and carry out investigation with the appropriate insurers.

Further information

You are entitled to receive a copy of any personal information we hold about you. If you would like to receive a copy, or if you would like further information on, or wish to complain about, the way that we use personal information, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, SO53 3YA giving your name, address and insurance policy number. We may charge you a small fee for this.

If we change the way that we use personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible.

You have the right to complain to the Information Commissioner's Office at any time if you object to the way we use any personal information.

Claims Handling

Please note that all claims will be handled by Ageas Insurance Limited on telephone number 0870 600 2123, when reporting a new claim please quote your policy number.



**NICEIC Registered
Contractors
Insurance Schedule**



Policy Number: NICEIC17161 **Agent:** NICEIC Insurance Services

The Insured: 1A Instalec Ltd

Address: Unit 2 Greenwood Cour
Ramridge Road
Luton
Bedfordshire
LU2 0TN

Primary Trade Electrical Contractors - Residential, Commercial and Industrial (excl Hazardous)

Secondary Trade None

Additional Trades None

The Business: Electrical Contractors - Residential, Commercial and Industrial (exc Hazardous)

Sections In Force (if shown as operative):

| Section | Operative |
|--|--------------------------|
| Public and Products Liability Section | Yes |
| Efficacy Extension | Yes |
| Employers' Liability Section | Yes |
| Tax Protection Section | Yes |
| Employment Protection Section | Yes |
| Tools & Transit Section | Yes |
| Financial Loss Extension | Yes |
| Contract Works and Plant Section | Yes |
| Own Plant | No |
| Hired In Plant | Yes |
| Personal Accident Section | No |
| Legal Expenses Section | Yes |
| Professional Indemnity Section | Yes |
| Property All Risks Section | No |
| | Premium (GBP) |
| Total Premium | £2,479.74 |
| Insurance Premium Tax | £148.78 |
| Total Amount Payable | £2,628.52 |

Period of Insurance

Effective Date: 21/10/2015 **Expiry Date:** 20/10/2016
Renewal Date: 21/10/2016



**NICEIC Registered
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Insurance Schedule**



Public and Products Liability Section

| | |
|--|-------------|
| Limit of Indemnity | £10,000,000 |
| Excess: | |
| Loss or Damage to Property | £250 |
| Loss or Damage to premises hired or rented otherwise than that caused by Fire or Explosion | £100 |
| Number of Manual Directors / Partners, Principles & Proprietors | 0 |
| Number of Clerical Directors / Partners, Principles & Proprietors | 3 |
| Number of Manual Employees &/or Labour Only Sub Contractors | 5 |
| Number of Clerical Employees &/or Labour Only Sub Contractors | 2 |
| Percentage of Turnover Paid To Bona-fide Sub Contractors | 10.00% |

Efficacy Extension

| | |
|---|---|
| Limit of Indemnity (max. 15% of annual time/turnover) | £100,000 |
| Excess | £2,500 Or the first 10% or any loss, whichever is the greater |
| Annual Turnover Declared | £1,000,000 |

Employers Liability Section

| | |
|---|-------------|
| Limit of Indemnity | £10,000,000 |
| Number of Manual Directors | 0 |
| Number of Clerical Directors | 3 |
| Number of Manual Employees &/or Labour Only Sub Contractors | 5 |
| Number of Clerical Employees &/or Labour Only Sub Contractors | 2 |
| Percentage of Turnover Paid To Bona-fide Sub Contractors | 10.00% |

Tools and Transit Section

| | |
|---|--------|
| Limit of Cover (Per Manual Worker) | £2,500 |
| Excess: | |
| Damage to Computer Equipment, accessories, parts etc. | £200 |
| Glass and Non-Ferrous Metals | £100 |
| All other claims under the section | £100 |

Financial Loss Extension

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|----------------|---|
| Limit of Cover | £50,000 |
| Excess | £2,500 Or the first 10% of any loss, whichever is the greater |

Contract Works and Plant Section

| | |
|--|----------|
| Limit of Cover | £250,000 |
| Excess: | |
| Theft, Attempted Theft or Malicious Damage | £500 |
| All Other Claims under the Section | £250 |

Hired In Plant



**NICEIC Registered
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| | |
|--|---------|
| Limit of Cover | £50,000 |
| Excess | |
| Theft, Attempted Theft or Malicious Damage | £500 |
| All Other Claims under the Section | £250 |

Legal Expenses Section

| | |
|--------------------|----------|
| Limit of Indemnity | £100,000 |
|--------------------|----------|

Professional Indemnity Section

| | |
|--------------------------|------------|
| Cover | Full |
| Limit of Indemnity | £250,000 |
| Excess | £1,000 |
| Retroactive Date | 23/10/2013 |
| Annual Turnover Declared | £1,000,000 |

RETROACTIVE DATE

The **RETROACTIVE DATE** is the commencement date of the **INSUREDS** previous Professional Indemnity insurance so long as

- 1 there was no break between the expiry of the **INSUREDS** previous Professional Indemnity insurance and the commencement of this Professional Indemnity Insurance Section
- 2 in the event of a claim involving work undertaken prior to commencement of this Professional Indemnity Insurance Section the **INSURED** provides evidence of such previous Professional Indemnity insurance

If no previous Professional Indemnity insurance existed or if there was a break between the expiry of the Insured's previous Professional Indemnity insurance and the commencement of this Professional Indemnity Insurance Section the Retroactive Date shall be the commencement date of this Professional Indemnity Insurance Section.



Endorsements:

Endorsements Applicable to the TRADE or BUSINESS of Electrical Contractors - Residential, Commercial and Industrial (excl Hazardous)

NICEIC14 – Efficacy Extension for Incidental Fire and Security Alarm & Installation Work

The Public Liability Insurance Section of the Policy is extended to indemnify the **INSURED** subject to the terms definitions exclusions and conditions of this section and of its Extensions and of the Policy and any Endorsement attached thereto in respect of liability arising out of or in consequence of

- (i) the failure or partial failure
- (ii) advice design plan or specification

of any form of

- (a) alarm system equipment or installation
- (b) fire control or extinguishment system or installation
- (c) electronically operated shutters or cameras or any other form of electronically controlled security equipment
- (d) lock or security device

installed maintained or repaired by the **INSURED**

Except that this extension shall not apply if the total value of all such installation repair or maintenance exceeds 15% of the **INSURED'S** annual turnover

The maximum liability of the **COMPANY** in respect of this Extension in respect of or arising out of any one occurrence attributable to one original cause and in any one Period of Insurance will not exceed £100,000 in the aggregate

Endorsements Applicable to All Trades

NICEIC11 Hazardous Locations Exclusion

The **COMPANY** will not be liable for any liability arising in connection with work on or in Hazardous Locations defined as:

- (a) Docks, Harbours, Railways
- (b) Watercraft, Offshore Gas or Oil Installations
- (c) Chemical or Petrochemical Works, Oil or Gas Refineries or Storage Facilities
- (d) Aircraft airports or airfields
- (e) Collieries, Mines or Quarries
- (f) Power Stations
- (g) Any Installation where Nuclear Processing is Undertaken

FEE FOR INTERVENTION COMPENSATION EXTENSION

The **COMPANY** will indemnify the **INSURED** in the event that the **INSURED** shall become legally liable to pay a Fee for Intervention to the Health and Safety Executive as a result of the **INSURED** committing a material breach of health and safety law provided that

- (a) such material breach
 - (i) is alleged to have been committed during the Period of Insurance in connection with the **TRADE** or **BUSINESS** within the **TERRITORIAL LIMITS**
 - (ii) relates to the health safety and welfare of any person including any **DIRECTOR** or **EMPLOYEE**
- (b) the **COMPANY** will not be liable under this Extension for
 - (i) the cost of any fine or other penalty
 - (ii) any Fee for Intervention arising out of any deliberate act or omission by the **INSURED** or any **DIRECTOR PARTNER** or **EMPLOYEE**



- (iii) the first £250 in respect of each and every claim
- (iv) any amount in excess of £1,000 in respect of each and every claim in total under this Extension and any other Extension under this Policy providing indemnity for payment of a Fee for Intervention to the Health and Safety Executive

This Extension applies to the Public and Products Liability Insurance Section and Employers Liability Insurance Section only

SE222 HEAT EXCLUSION

The **COMPANY** will not be liable for any liability caused by or arising out of the application of heat

Public and Products Liability Insurance Section – Conditions 1 Use of Heat Precautions 2 Bitumastic Products Precautions and 3 (b) Flammable Solvent Precautions are deleted

This Endorsement applies to the Public and Products Liability Insurance Section only

| | |
|--|---|
| Policy Number: | NICEIC17161 |
| Name of Insured TRADE or BUSINESS | 1A Instalec Ltd Electrical Contractors - Residential, Commercial and Industrial (excl Hazardous), None, |
| Date of commencement of insurance | 21/10/2015 |
| Date of expiry of insurance | 20/10/2016 |
| Limit of Indemnity | £10,000,000 |

For full details of the insurance please refer to the Schedule and policy wording

LEGAL HELPLINE

The policyholder has access to Abbey Legal Protection Ltd's 24 hour telephone legal helpline on any legal problem in connection with their business where the advice provided is confidential and impartial and is given without charge and can be confirmed in writing.

If you require advice the telephone number is **0870 908 0793** quoting ALP 1080 as the reference number

The Legal Helpline is not empowered to give advice on the admissibility of any claim under the policy Also in the interests of monitoring the quality of legal advice given conversations may be recorded on tape

The Legal Helpline has been arranged for the benefit of policyholders and does not form part of any contractual relationship between the policyholder and Ageas Insurance Limited.

CLAIMS

Whenever anything occurs which may give rise to liability under this Policy the **INSURED** should immediately notify the **COMPANY**. The telephone number is **0870 600 2123**. Please quote your policy number when calling.

ALL OTHER ENQUIRIES

For all other enquiries contact NICEIC Insurance Services on Telephone number **0845 601 2376**

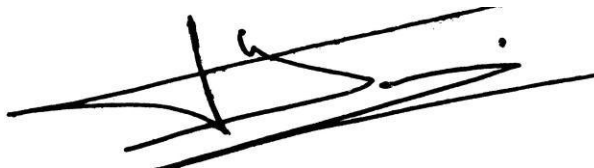
(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

| | | |
|----|--|-----------------|
| 1. | Name of policyholder | 1A Instalec Ltd |
| 2. | Policy Number | NICEIC17161 |
| 3. | Date of commencement of insurance policy | 21/10/2015 |
| 4. | Date of expiry of insurance policy at Midnight | 20/10/2016 |

We hereby certify that subject to paragraph 2:

- the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf **(b)** ; and
- the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed on behalf of AGEAS INSURANCE LIMITED (Authorised Insurer)



Francois-Xavier Boisseau
CEO, Insurance – Ageas Insurance Limited

Notes

- Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.*
- Specify applicable law as provided for in regulation 4(6) of the Regulations.*
- See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.*