

## Shops Statement of Fact

**Policy Number:** PS03 021612611  
**Inception Date:** 05 March 2019  
**Renewal Date:** 28 July 2019  
**Policyholder:** Horizon Bathrooms And Kitchens Limited  
**Address:** 35 High Street  
Burnham  
Slough  
Buckinghamshire  
SL1 7JD

**Premium inclusive of IPT** £63.78

Any word or expression given a specific meaning shall be highlighted with a leading capital letter and in bold text within the policy wording.

### Fair Presentation of the Risk

**You** have a duty to make a fair presentation of the risk when **You** first take out this policy and also whenever **You** renew it or ask **Us** to change **Your** cover. **You** should ensure that any information **You** have provided to **Us** and the content of any application form, declaration and / or **Statement of Fact** is accurate and complete. If **You** do not comply with **Your** duty to make a fair presentation of the risk, **Your** policy may not be valid or the policy may not cover **You** fully or at all.

**You** must also tell **Us** about any facts or changes which affect **Your** insurance and which have occurred either since the policy started or since the last renewal date.

If **You** are not sure whether certain facts are relevant please ask **Your** insurance broker.

**You** must check all the information contained within this document immediately and tell **Us** if any details are incorrect. **You** should keep a written record (including copies of letters) of any information **You** give **Us** or **Your** insurance broker.

A Key Facts Summary and a copy of the policy wording are available from **Your** broker upon request, or can be downloaded from our website [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk).

### General Details

You or any director or partner of the Trade or business, either personally or in any business capacity:

- Have not been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings.
- Have not been convicted of or charged (but not yet tried) or has prosecution pending or been given an Official Police Caution in respect of any criminal offence other than a motoring offence.
- Have not been served with a County Court Judgement or Scottish Decree.
- Have not been owners or directors of, or partners in, any business, company or partnership which went into administration, administrative receivership or liquidation and/or was the subject of any company and/or individual voluntary arrangement with creditors, a winding up order or an administrative order.
- Have not been disqualified from being a director.
- Have not been convicted during the past 5 years of any offence relating to Health and Safety of employees or members of the Public.
- Have not had any previous insurer decline a proposal, refuse to renew a policy or impose special terms and conditions.
- Do not sell or supply goods or products via Mail Order or the internet which exceeds 50% of your annual turnover.

**Number of Directors:** 1

**Number of employees:** 5

**Estimated annual turnover:** £250,000

**Year business established:** 2014

**Claims History**

In connection with The Business or any other business in which you or any director or partner are, or have been involved, and in respect of the cover(s) now granted:

- There have not been any previous losses/claims made for any risks proposed exceeding £2,000 in the last five years.
- There have not been any previous losses/claims made for two losses of the same type or three losses of any type in the last five years whether insured or not.

**PREMISES and COVER DETAILS**

**Premise No.** 1

**Premise Address:** 35 High Street, Burnham, Slough, Buckinghamshire, SL1 7JD

**Trade Description:** Bathroom Equipment Retail

**Business Situated:** High Street

**Normal Trading Hours:** Business Hours

**Year established at this address:** 2014

**Is your property designated as a listed building:** Not Listed

**Year Building Constructed:** 1950

**Contents**

	£
Stock - Tobacco, Cigarettes, Cigars	0
Stock - Wines and Spirits	0
Stock - Jewellery, Precious Metals or Stones	0
Stock - Video Equipment, Cassettes, Discs, Computer or Video Games	0
Stock - (Excluding items above) but including Refrigerated Stock	0
Business Equipment, Fixtures and Fittings and all other Contents	21,289
<b>Contents Total</b>	<b>21,289</b>

**Business Interruption**

Following damage to Contents and/or Buildings caused by an insured Peril, cover is provided for loss of profit to a maximum LOI of £500,000 for a period of 24 months, includes losses resulting from:

- prevention of access.
- failure of public utilities.
- food and drink poisoning.
- outstanding debit balances up to £25,000.
- damage at supplier's premises up to £25,000.

**Money**

Money (as defined) cover is within the following limits:

- non-negotiable instruments £250,000.
- in transit / in a bank night safe £5,000
- in the Premises during business hours £5,000.
- in the Premises outside business hours:
  - in a locked safe or strong room £2,000.
  - not in a locked safe or strong room £500.
- in a dwelling of Insured or entrusted employee £500.
- damages to safes / strong rooms £5,000.

**Glass**

- Glass (as defined) AND Sanitary ware (as defined) are covered against breakage up to £2,000.

**Goods in Transit**

- £2,500 any one occurrence from the Insured's own vehicles.

**Legal Liabilities**

- Employer's liability - £10m LOI any one occurrence.
- Public Liability - £2m any one occurrence.
- Product Liability - £2m any one period of Insurance.

**Optional Additional Covers**

	<b>Sum Insured (£)</b>
Buildings including Landlords Fixtures and Fittings and Tenants Improvements	Excluded
Subsidence	Excluded
Refrigerated Stock	Excluded
Loss of License	Indemnity Limit Excluded
Manual Work Away Extension	Included
Your manual work away from your premises does not exceed 30% of your annual turnover.	
Terrorism Cover	Excluded

**Security**

- The premises is not protected by a UKAS maintained Intruder Alarm System.
- All external doors are fitted with mortice deadlocks conforming to BS3621.
- All opening and / or accessible windows are fitted with key operated window locks.
- The premises do not have shop protection in the form of grilles and shutters.

**General Conditions**

- The building is constructed of brick, stone, concrete, asbestos or metal and roofed with pitched slates, tiles, concrete, metal or sheets / slabs composed entirely of incombustible mineral ingredients.
- The building is not part constructed with a flat roof.
- The building is heated by a main building central heating system or securely fixed heater units.
- The building is not in the course of construction or undergoing (or scheduled to undergo) any process of structural alteration, renovation or repair.
- The building is occupied solely by you in connection with the Business and is not used for any wholesale or manufacturing.
- The building is not inactive, vacant, untenanted or unoccupied for a period exceeding 14 consecutive days.
- The Premise does not have an ATM machine installed.
- The risk or the Premises are not situated in, or adjacent to a Mine, Refinery, Offshore Installation, Power Station, Airport or Aerodrome, Dock, Wharf, Pier, Railway or Ship.
- The building is not situated less than 250 metres from a body of water.
- The building is not protected by a working sprinkler system.
- You or your employees do not live on or above the premises.

- There is no glass other than plain, wired or mirrored.
- There are no hazardous processes undertaken or hazardous materials stored in or at the premises.
- All items of machinery and plant are in good repair and they will be maintained and inspected in accordance with any statutory requirements.

**General Agreements**

- You do not sell or supply goods or products to the USA or Canada or incorporate them in other products for sale or supply to the USA or Canada.

**Premise No. 2**

**Premise Address:** 32 High Street, Burnham, Slough, Buckinghamshire, SL1 7JP

**Trade Description:** Bathroom Equipment Retail, Kitchen/Bathroom Unit Showroom

**Years Experience:** 1

**Business Situated:** High Street

**Normal Trading Hours:** Business Hours

**Year established at this address:** 2014

**Is your property designated as a listed building:** Grade 2

**Year Building Constructed:** 1915

**Contents**

	£
Stock - Tobacco, Cigarettes, Cigars	0
Stock - Wines and Spirits	0
Stock - Jewellery, Precious Metals or Stones	0
Stock - Video Equipment, Cassettes, Discs, Computer or Video Games	0
Stock - (Excluding items above) but including Refrigerated Stock	21,289
Business Equipment, Fixtures and Fittings and all other Contents	5,323
<b>Contents Total</b>	<b>26,612</b>

**Business Interruption**

Following damage to Contents and/or Buildings caused by an insured Peril, cover is provided for loss of profit to a maximum LOI of £500,000 for a period of 24 months, includes losses resulting from:

- prevention of access.
- failure of public utilities.
- food and drink poisoning.
- outstanding debit balances up to £25,000.
- damage at supplier's premises up to £25,000.

**Money**

Money (as defined) cover is within the following limits:

- non-negotiable instruments £250,000.
- in transit / in a bank night safe £5,000
- in the Premises during business hours £5,000.
- in the Premises outside business hours:
  - in a locked safe or strong room £2,000.
  - not in a locked safe or strong room £500.
- in a dwelling of Insured or entrusted employee £500.
- damages to safes / strong rooms £5,000.

**Glass**

- Glass (as defined) AND Sanitary ware (as defined) are covered against breakage up to £2,000.

**Goods in Transit**

- £2,500 any one occurrence from the Insured's own vehicles.

**Legal Liabilities**

- Employer's liability - £10m LOI any one occurrence.
- Public Liability - £2m any one occurrence.
- Product Liability - £2m any one period of Insurance.

**Optional Additional Covers**

	<b>Sum Insured (£)</b>
Buildings including Landlords Fixtures and Fittings and Tenants Improvements	Excluded
Subsidence	Excluded
Refrigerated Stock	Excluded
Loss of License	Indemnity Limit Excluded
Manual Work Away Extension	Included
Your manual work away from your premises does not exceed 30% of your annual turnover.	
Terrorism Cover	Excluded

**Security**

- The premises is not protected by a UKAS maintained Intruder Alarm System.
- All external doors are fitted with mortice deadlocks conforming to BS3621.
- All opening and / or accessible windows are fitted with key operated window locks.
- The premises do not have shop protection in the form of grilles and shutters.

**General Conditions**

- The building is constructed of brick, stone, concrete, asbestos or metal and roofed with pitched slates, tiles, concrete, metal or sheets / slabs composed entirely of incombustible mineral ingredients.
- The building is not part constructed with a flat roof.

- The building is heated by a main building central heating system or securely fixed heater units.
- The building is not in the course of construction or undergoing (or scheduled to undergo) any process of structural alteration, renovation or repair.
- The building is occupied solely by you in connection with the Business and is not used for any wholesale or manufacturing.
- The building is not inactive, vacant, untenanted or unoccupied for a period exceeding 14 consecutive days.
- The Premise does not have an ATM machine installed.
- The risk or the Premises are not situated in, or adjacent to a Mine, Refinery, Offshore Installation, Power Station, Airport or Aerodrome, Dock, Wharf, Pier, Railway or Ship.
- The building is not situated less than 250 metres from a body of water.
- The building is not protected by a working sprinkler system.
- You or your employees do not live on or above the premises.
- There is no glass other than plain, wired or mirrored.
- There are no hazardous processes undertaken or hazardous materials stored in or at the premises.
- All items of machinery and plant are in good repair and they will be maintained and inspected in accordance with any statutory requirements.

#### **General Agreements**

- You do not sell or supply goods or products to the USA or Canada or incorporate them in other products for sale or supply to the USA or Canada.

#### **Endorsements applicable to this policy**

##### **E4102 – Hazardous Locations Exclusion**

The Company shall not be liable in respect of Bodily Injury or Loss of or Damage to property caused by or in connection with any work on or in:

- a) docks, harbours or railways
- b) watercraft or offshore gas or oil installations
- c) chemical or petrochemical works, oil or gas refineries or storage facilities
- d) aircraft, airports or airfields
- e) power stations
- f) nuclear power stations
- g) any installation where nuclear processing is undertaken
- h) towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, flyovers, dams, motorways, quarries, mines or collieries.

##### **E4502 – Storage Condition - Section 1A - Contents**

It is a condition precedent to liability that all Stock or Business Equipment in any basement or cellar is stored at a height of not less than 15 centimetres above the floor.

#### **Additional Information Notes**

None

## Additional Information

### How We Use Your Information

Please visit [www.coveainsurance.co.uk/dataprotection](http://www.coveainsurance.co.uk/dataprotection) for further information about how and when we process Your personal information under Our full Privacy Policy.

The personal information, provided by **You**, is collected by or on behalf of Covea Insurance plc ('we, us, our') and may be used by **Us**, **Our** employees, agents and service providers acting under **Our** instruction for the purposes of insurance administration, underwriting, claims handling, for research or for statistical purposes.

**We** may process **Your** information for a number of different purposes. For each purpose **We** must have a legal ground for such processing. When the information that **We** process is classed as "sensitive personal information", **We** must have a specific additional legal ground for such processing.

Generally, **We** will rely on the following legal grounds:

- It is necessary for **Us** to process **Your** personal information to provide **Your** insurance policy and services. **We** will rely on this for activities such as assessing **Your** application, managing **Your** insurance policy, handling claims and providing other services to **You**.
- **We** have an appropriate business need to process **Your** personal information and such business need does not cause harm to **You**. **We** will rely on this for activities such as maintaining **Our** business records and developing, improving **Our** products and services.
- **We** have a legal or regulatory obligation to use such personal information.
- **We** need to use such personal information to establish, exercise or defend **Our** legal rights.
- **You** have provided **Your** consent to **Our** use of **Your** personal information, including sensitive personal information.

### How We Share Your Information

In order to sell, manage and provide **Our** products and services, prevent fraud and comply with legal and regulatory requirements, **We** may need to share **Your** information with the following third parties, including:

- Reinsurers, Regulators and Authorised/Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on **Our**, or **Your** behalf
- Product providers where you've opted to buy additional cover
- Other insurers, business partners and agents
- Other companies within the Covea Insurance Group

### Marketing

**We** will not use **Your** information or pass it on to any other person for the purposes of marketing further products or services to **You** unless **You** have consented to this.

### Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering **We** will check **Your** details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

**We** may also conduct credit reference checks in certain circumstances. **You** can find further details in **Our** full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances **We** conduct credit reference checks and how these checks might affect **Your** credit rating.



### **Automated Decisions**

**We** may use automated tools with decision making to assess **Your** application for insurance and for claims handling processes, such as price rating tools, flood, theft and subsidence area checks and credit checks.

These automated decisions will produce a result on whether **We** are able to offer insurance, the appropriate price for **Your** policy or whether **We** can accept **Your** claim. If **You** object to an automated decision, **We** may not be able to offer **You** an insurance quotation or renewal.

### **How to Contact Us**

Please contact **Us** if **You** have any questions about **Our** Privacy Policy or the information **We** hold about **You**:

The Data Protection Officer, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or email: [dataprotection@coveainsurance.co.uk](mailto:dataprotection@coveainsurance.co.uk).

### **Choice of Law**

The parties to an insurance contract are free to choose the law that will apply. Unless **We** agree in writing with **You** otherwise, this insurance shall be subject to the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where **You** have **Your** principal place of business. If there is any dispute, the law of England and Wales shall apply.

### **Registration and Regulatory Information**

This insurance cover is provided by Covéa Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covéa Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our Firm Reference Number is 202277.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6788.

**Reason For Issue:** Add Work Away Cover

**Date of Issue:** 05 March 2019