

## Your Properties 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.

**PLEASE CHECK THE ADDITIONAL ASSUMPTIONS SECTION FOR DETAILS OF THE ASSUMPTIONS WE HAVE MADE.**

### 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.**

### Economic, Financial or Trade Sanctions

Please be aware that We cannot provide insurance in circumstances where to do so would be in breach of any economic, financial or trade sanctions imposed by the European Union or United Kingdom, or any other prohibition or restriction imposed by law or regulation of the country of which this Policy is issued



or would otherwise provide cover.

## Properties Statement of Fact

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**Policy Number:** RSAP6257541300

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### Your Details

**Policyholder:** ANDREAS INVESTMENTS LIMITED

**Policyholder's Address:** 6 Colwick Road, Nottingham, Nottinghamshire, United Kingdom NG2 4BU

**Business:** Property Owner

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### Your Policy Dates

**Period of Insurance:** From: 21/06/2023 To: 20/06/2024

Renewal Date: 21/06/2024

**Statement Issue Date:** 21/06/2023

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## Additional Assumptions

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In addition to the details that you have provided We have also made the following assumptions. Please ensure you check that these assumptions are correct.

If these statements are not correct You must notify Us and We may withdraw or vary Our terms.

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## Assumptions about You and/or Your Business

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Based on the knowledge of the proposer's senior management or anyone responsible for the proposer's insurance after making a reasonable search, no proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), either personally or in any business capacity has:

- been the subject of a county court judgement or equivalent which is currently on the register of judgments in respect of debt either as private individuals or in connection with any business
- been disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation

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

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## Assumptions about Your Premises

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The Building at these Premises is not a converted mill building in multi-tenure occupancy.

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## Statements about You

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Based on the knowledge of the proposer's senior management or anyone responsible for the proposer's insurance after making a reasonable search, no proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), either personally or in any business capacity has:

- been declared bankrupt or insolvent or been the subject of bankruptcy proceedings either as private individuals or in connection with any business in the last five years
- 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 in the last five years
- 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 in the last five years

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## Statements about Your Business

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- Your Business is: Limited Company
- The Business was established in 2017
- There have been no accidents, losses or claims since Your Business was established or in the last 5 years, whichever is most recent

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## Statements about Your Premises

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**Premises:** 68A Harold Street, Grimsby, South Humberside, United Kingdom DN32 7NQ

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- The Premises were purchased in 2023
- The Premises were built in 1920
- The Premises are built of brick, stone or concrete with slate, tiles, concrete, metal or asbestos roof
- The Premises does not have external cladding or external wall insulation
- The Premises have 1 concrete floors
- The Premises have 1 wooden floors
- The Premises and adjacent property have not suffered any previous Damage caused by Subsidence, Landslip or Heave and show no signs of any Damage caused by Subsidence, Landslip or Heave
- The Premises have not suffered any previous Damage from flood in the last 10 years and there has been no history of flooding in the last 10 years within 50 metres of the Premises
- Property Type: Warehouse
- The Premises are not a listed building or subject to any preservation order
- There is no sprinkler installation at these Premises
- 100% of the Premises is occupied



## **General Statements**

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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.