



Professional Combined Insurance Design and Construct Statement of Fact

Policy Number 00017457PIC

Period of insurance From: 00.00 hours on 06/04/2018 To: 24.00 hours on 05/04/2019

Broker: Jelf Insurance Brokers Ltd

Insured GS Underfloor Heating Limited

Correspondence Address 14 The Gateway
Watford
Hertfordshire
WD18 7HW
United Kingdom

Business Plumbing & Heating Engineer

Please read the following information carefully

This document sets out the important information that you, or your insurance advisor on your behalf, have provided to us and we rely on it in assessing your insurance cover. It is very important that it remains up to date and is correct – if it is not then it could invalidate your insurance or result in a claim being refused.

What you need to do next

Please check that the information set out below in the **Key information** section is correct.

If the information is correct

If the information is correct you do not need to return this document or take any further action – simply keep this document in a safe place together with your other policy documents. We will treat this as your confirmation that the details below are correct and accurately reflect your insurance requirements. By paying the premium requested, you are accepting the terms contained in this document, the policy summary, schedule and policy document.

If the information is incorrect

If any of the details are incorrect or anything is unclear, please notify your insurance advisor immediately. We will tell you of any changes to your policy, including the premium payable, or any additional information we require to assess your insurance, and we will then issue you with a new statement in place of this document.

Please also read the **Confirmation and Important Notes** at the end of this document.

Some words used in this Statement of Fact take a special meaning. Please read your policy document – Definitions – to fully understand the meaning of words that take on a special meaning. If any words or statements remain unclear or untrue you must contact your broker to discuss the matter and advise us of any changes.

QBE PI Combined

Insured name GS Underfloor Heating Limited

Status of entity Limited



Registered at Companies House in the UK Yes

Company registration number 07826384

Date incorporated 27/10/2011

Business established date 27/10/2011

Registered address 14 The Gateway
Watford
Hertfordshire
WD18 7HW
United Kingdom

Trade/Profession Plumbing & Heating Engineer

Turnover

Percentage turnover from UK 100.00%

Percentage turnover from EU 0.00%

Percentage turnover from USA/Canada not subject to USA/Canada jurisdiction 0.00%

Percentage turnover from USA/Canada subject to USA/Canada jurisdiction 0.00%

Percentage turnover from rest of world 0.00%

Wageroll

Number of directors/partners/principals 1

Number of employees (excluding directors/partners/principals) 0

All employees (inc. LOSC, trainees, apprentices) paid below PAYE threshold No

Material facts

Aware of circumstances which might give rise to a claim	
Have there been significant fluctuations in the proposer's income or change in activities over the last 3 financial years or are anticipated in the forthcoming year	
Insurance previously declined/renewal refused/special terms imposed	
Offices outside the UK	

Previous claims/losses/incidents which have given rise to losses	
Previously declared bankrupt, insolvent or gone into liquidation or have outstanding CCJ's	
Principal, partners, directors or trustees convicted or charged for a criminal offence (non motoring) or have received a civil penalty from the UK Border Agency	
None	x

Professional Indemnity

Limit of indemnity	£2,500,000
Excess	£2,500
Basis of Limit	Any one claim
Retroactive cover date	06/04/2018
Wording	Design & Construct
Turnover where the firm carries out construction/installation based on designs drawn up by the firm	0.00%
Turnover where the firm carries out construction/installation based on designs drawn up by third parties appointed by the firm	100.00%
Turnover where the firm carries out construction/installation based on designs drawn up by third parties not appointed by the firm	0.00%
Fees for design only (i.e. no construction element)	0.00%
Fees for supervisory work only (i.e. no design or construction element)	0.00%
All other turnover	0.00%
Largest Contract size	
Fees paid to subcontractors or consultants	£0
Activity split - Design & Construct	

Aborted work	
Architecture - New build/structural refurbishment	

Architecture - Non-structural refurbishment	
Building surveys non-structural / land surveys	
Civil engineering	
Electrical engineering	20.00%
Feasibility studies/expert witness work	
Heating and ventilation engineering	80.00%
Interior design	
Landscape / garden architecture	
Mechanical engineering	
Planning supervisory / CDM activities	
Project co-ordination	
Project management	
Quantity surveying	
Soil & foundation engineering	
Structural engineering	
Structural surveys/valuations	
Town planning	
Other	

Work split

Airports/railways	
All other leisure	
Amusement Parks	
Arenas/stadia/amusement rides	
Aviation/automotive/military/marine	
Bridges/tunnels	
Chemical/oil/nuclear facilities	
Children's play areas	
Churches/cathedrals	
Cladding/glazing/curtain walling	
Clean rooms	
Dams/mines	
Demolition	
Factory/industrial	
Foundations/piling/underpinning	

Harbours/jetties/offshore installations	
Housing schemes (over 3 floors)	50.00%
Housing schemes (under 3 floors)	50.00%
Mechanical and bulk handling plant	
Office/retail	
Pipe work/tanks/vessels/silos	
Power plants	
Pubs/restaurants/hotels	
Roads/highways/motorways	
Schools/hospitals/municipal buildings	
Sewerage/water schemes	
Swimming pools	
Other	

Material facts - Design & Construct

Asbestos or environmental work undertaken	
Contracts or terms of engagement, including any changes, are not evidenced in writing, specifying the work to be undertaken and the extent of your responsibility	
Government Departmental or Local Authority contracts exceed 50% of total income	
Has the proposer ever failed to complete a project	
If no design liability has been disclosed, past contracts have been undertaken with a design liability	
Proposer does not exclude indirect & consequential losses within their contracts with clients	
None	x

Material facts

Any change to business activities in the last 12 months or planned for the next 12 months	
Contracts are not always drawn up in writing	

Previous disciplinary action taken by an outside professional or regulatory body	
Principal, partner or director of the proposer doesn't hold relevant qualification(s) or has less than two years relevant experience for the activities being insured	
Proposer has no established policy for checking background of job candidates prior to them being offered the job	x
Require cover for previous business	
None	

Legal Expenses

Limit of indemnity £100,000

Excess £0

You do not have to return this form

If you are satisfied that the information set out in this form is correct and you have disclosed all the relevant details, you do not need to return this document. Please keep it in a safe place with your policy documents. If any of the details are incorrect or anything is unclear, you must inform your insurance advisor within seven days and they will advise you if the changes(s) affect the acceptability and/or premium of this insurance.

CONFIRMATION

We rely on the information set out above in assessing your insurance cover. By not returning this form and subsequently paying the premium you are confirming the details set out in the **Key Information** section above, whether given by you or by your insurance advisor on your behalf, are complete and true and that you have not withheld any information. If information detailed in this document has been provided on your behalf, you agree the person is deemed to be your agent and not an agent for QBE Insurance (Europe) Limited and that you have read and verified the information provided.

USE OF PERSONAL INFORMATION

To provide our services as an insurer, **QBE Insurance (Europe) Limited** will collect and use information about you or a beneficiary under the policy (e.g. your employees or other identified individuals), such as name, address and contact details. This may also include special categories of personal data (e.g. about health) and information relating to criminal convictions and offences. The purposes for which we use personal data may include: evaluating your insurance application and providing a quotation; providing insurance cover; handling claims; and crime prevention and debt recovery.

More information about our use of personal data is set out in the QBE European Operations Privacy Notice (**Privacy Notice**) available at <https://qbeeurope.com/privacy-policy/>. You can also request a copy of the Privacy Notice by contacting the Data Protection Officer at dpo@uk.qbe.com or QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD. We



recommend that you review this notice.

We may pass personal data to third parties such as intermediaries, insurers, reinsurers, loss adjusters, sub-contractors, our affiliates, the police and other law enforcement agencies, fraud and crime prevention and detection agencies, databases and registers (for example the Motor Insurance Database, Claims and Underwriting Exchange and Motor Insurance Anti-Fraud and Theft Register) and to certain regulatory bodies who may require personal data themselves for the purposes described in the Privacy Notice <https://qbееurope.com/privacy-policy/>. If you require details of the third parties your data has been passed to and how this information is used please contact the Data Protection Officer at dpo@uk.qbe.com or at the address detailed above.

Depending on the circumstances, the use of personal data described in this notice may involve a transfer of data outside the UK and the European Economic Area to countries that have less robust data protection laws. Any such transfer will be made with appropriate safeguards in place.

Use of personal data for which consent is required

In some circumstances, we (and other insurance market participants) may need to collect and use special categories of personal data (e.g. health information) or information relating to criminal convictions and offences. Where this is required, unless another ground applies, consent to this processing is necessary for us to provide relevant services.

Although consent may be withdrawn at any time, this may mean we are unable to continue to provide services and/or process enquiries and/or claims and that insurance cover will stop.

Where you are providing us with personal data about a person other than yourself, you agree to provide this notice to them and confirm that you have obtained their consent as outlined above.

IMPORTANT NOTES

You should keep a complete record of all information supplied to us (see insurer information under), including copies of all letters. Full details of your Policy Terms and Conditions are available on our website at www.qbееurope.com. Alternatively, please ask your insurance broker for a full copy of the Policy.

QBE Insurance (Europe) Limited (registered in England number 1761561; Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)).

QBE Underwriting Limited (company number 01035198) is the managing agent of QBE Casualty Syndicate 386 at Lloyd's; QBE Syndicate 1886 at Lloyd's and QBE Property Syndicate 200 at Lloyd's. QBE Underwriting Services (UK) Limited (company number 02262145) is an Appointed Representative of QBE Underwriting Limited. All are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 204858.

The registered address for all the above is: Plantation Place, 30 Fenchurch Street, London EC3M 3BD.

Fraud Act 2006

If you provide an answer/information which you know is untrue, or deliberately fail to provide information that we have requested (e.g. previous accidents) you may be committing a criminal offence.

Choice of contract law

UK law allows both you and us to choose the law and jurisdiction applicable to the policy. Unless it is agreed otherwise, the law that applies to this contract is the law of that part of the United Kingdom where your principal premises is located

In addition any legal proceedings between you and us in connection with this contract will only take



place in the courts of that part of the United Kingdom where your principal premises is located and are subject to the exclusive jurisdiction of that court