

Statement of Fact

(Reason for issue: Renewal)



Policy Number: P/CSP/11662

Effective Date: 29/04/2017

Commercial Secure Plus

Insured: *Bristol Hackspace*
Policy Number: *P/CSP/11662*
Inception Date: *29/04/2017*
Insurance Advisor: *Export & General Insurance Services Ltd*
Business Description: *Community Workshop*
Year Established: *2014*
Address: *Studio G10 & G11*
37 Philip Street
Bedminster
Bristol
Postcode: *BS3 4EA*

This Statement of Fact, together with the Policy, Schedule and any endorsements shall be considered as one document. Accordingly, You should keep a copy of this Statement of Fact safe with Your other Policy documents.

You have a duty to give a fair presentation of risk. Therefore You should ensure that the contents of this Statement of Fact made by You is correct (where it relates to a matter of fact) and made in good faith (where it relates to a matter of expectation or belief), otherwise Your policy may not cover You.

Correct values must be advised to Us. If the sums insured that You require are not adequate this will result in the amount the Insurers pay You in the event of a claim being reduced.

This policy is a legal contract. You must 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 advisor. If You do not tell Us about relevant changes, Your policy may not be valid or the policy may not cover You fully.

You should keep a written record (including copies of letters) of any information You give Us or Your insurance adviser when You renew this policy.

The following statements show the facts about all aspects of the risk.

Property Risk Information

Insured Property: 1

Address: *Studio G10 & G11*
37 Philip Street
Bedminster
Bristol
Postcode: *BS3 4EA*

Do you occupy any portion of this property? Yes

Is this property in good repair internally and externally? Yes

Construction

The walls of this property are constructed of *Brick*

The floors of this property are constructed of *Concrete*

The roof of this property are constructed of *Tile*

Statement of Fact

(Reason for issue: Renewal)



Policy Number: P/CSP/11662

Effective Date: 29/04/2017

Does the construction conform to the LPCs 1994 (Grade II) definition of Standard Construction? No

Does the fabric of this property contain composite panels? No

Fire Protections

Is an automatic fire alarm installed at this property? Yes

You have provided the following additional information:

Are fire extinguishing appliances installed at this property? Yes

You have provided the following additional information:

Is there a sprinkler system installed at this property? No

Security

Is this property protected by a NACOSS approved intruder alarm system designed, installed and maintained to British Standard BS4737? No

Physical Security

Door Security 5lmdl

Window Security Other

You have provided the following additional information:

Narrow and at ceiling height

Do you employ static security guards? No

Is this property occupied 24 hours a day? No

You have provided the following additional security information:

Subsidence

Do you wish to extend cover to include subsidence for this property? No

Additional Information

Age of Property (years)

Is this property in a position or area likely to be subject to flooding or where flooding has occurred? Yes

Has the electrical installation been inspected by a qualified engineer during the past five years and an IEE certificate issued? Yes

Do you keep any property in any basement? No

Method of heating on the premises

Fixed wall heaters

Employers Liability

Wageroll for clerical staff, commercial travellers and managerial staff not involved in manual work GBP 0

Wageroll for people using woodworking machinery, power presses, press brakes and guillotines GBP 2,500

Wageroll for manual work at your own property GBP 0

Wageroll for labour only subcontractors GBP 0

Underwritten by Ageas Insurance Limited

Registered office address: Ageas House, Hampshire Business Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202039.

Evolution Underwriting Limited

Registered office address: Suite 2, 9 West End, Kemsing, Sevenoaks, Kent, TN15 6PX. Registered in England and Wales No. 04996236. Evolution Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 309603.

Statement of Fact

(Reason for issue: Renewal)



Policy Number: P/CSP/11662

Effective Date: 29/04/2017

Wageroll for heat work away from your own property	GBP 0
Wageroll for manual work away from your own property	GBP 0
Wageroll for all other work	GBP 0
Sum specified for No employees, all volunteers	0

Public and Product Liability

UK Turnover	GBP 25,000
European Union Turnover	GBP 0
USA Turnover	GBP 0
Rest Of World Turnover	GBP 0
Payments to Bona Fide Subcontractors	GBP 0

General Liability Information

Do you have any assets or representation or any associated or subsidiary operation outside the UK?	No
Do you enter into any contracts or agreements which may affect your liability under Statute or Common Law? (copies of agreements/contracts should have been provided if you do)	No
Are there any circumstances where you would be unable to identify your supplier?	No
Are there any circumstances where you would be unable to enforce rights of recourse against your supplier?	No
Are there any circumstances where you are requested to provide an indemnity to customers?	Yes
Are records kept for a minimum of 10 years which identify the customer to whom individual products or batches of products have been sent and also the source of the raw materials used therein?	No
Do you undertake to provide design specification, formula or advice in connection with your products?	No
Do you undertake to provide design specification, formula or advice separately for a fee?	No
Are any of your products intended for installation in or to form part of aircraft, water borne craft, off-shore installations, nuclear installations, petrochemical works or power stations?	No
Do you subscribe to any recognised quality standard?	No
Do you have a product recall plan?	No
Do you put your name, logo or trade mark on products which are not produced by you?	No
Have any of your products been supplied directly, or to your knowledge indirectly, to the North America or Canada in the past 5 years?	No
Are any of your products currently supplied directly, or to their knowledge indirectly, to North America or Canada?	No

Underwritten by Ageas Insurance Limited

Registered office address: Ageas House, Hampshire Business Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202039.

Evolution Underwriting Limited

Registered office address: Suite 2, 9 West End, Kemsing, Sevenoaks, Kent, TN15 6PX. Registered in England and Wales No. 04996236. Evolution Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 309603.

Statement of Fact

(Reason for issue: Renewal)



Policy Number: P/CSP/11662

Effective Date: 29/04/2017

To your knowledge are any of their products incorporated by customers in other products for sale in North America or Canada?	No
Do you import any products, materials or components?	No
Does work away from your property involve the use of blow lamps, blow torches or hot air guns?	No
Does work away from your property involve the use of welding equipment of flame cutting equipment?	No
Does work away from your property involve the use of vessels for heating asphalt or bitumen?	No
Is any work undertaken on or within aircraft, airports, ships, docks, mines, chemical works, gas works, oil refineries, nuclear installations, offshore installations or bulk oil, petrol, gas or chemical storage tanks or chambers?	No
Does your trade or business involve the discharge of effluent, fumes or anything of a noxious nature?	No
Do you have any facilities for mooring, berthing, loading or unloading water-borne craft?	No
Is your machinery and plant (including mechanically propelled plant) properly fenced, guarded and in good order and where appropriate inspected in accordance with statutory requirements?	Yes
Do you handle, use, store or transport asbestos or silica or materials containing Isocyanates, Dioxins, Radioactive Substances or other sources of Ionizing radiations, Acid, gases, Chemicals, Explosive or other toxic dangerous or waste substances?	No
Have workplace risk assessments been carried out as required by the Management of Health and Safety at work Regulations 1992 or other specific legislation e.g. Control of Substances Hazardous to Health Regulations (COSHH), Noise etc and where appropriate relevant action taken?	Yes
Do any of your activities produce noise levels above 80db?	No
Has any prosecution, prohibition notice or improvement order been made against you under any Health and Safety legislation during the last 5 years?	No
Do you undertake manual work outside the UK?	No
Do you offer professional advice or services or undertake any form of treatment?	No

General Questions

Do you have a proactive approach towards management and housekeeping?

- Yes

Material Facts

You supplied the following Material Facts

- None

Material Facts provided by or on behalf of You in connection with this insurance (whether at inception or otherwise) shall be materially accurate and not omit material information which is known by the Your board members or equivalent and/or Your risk manager or ought to have been known by them following their reasonable enquiry.

Underwritten by Ageas Insurance Limited

Registered office address: Ageas House, Hampshire Business Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568.
Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202039.

Evolution Underwriting Limited

Registered office address: Suite 2, 9 West End, Kemsing, Sevenoaks, Kent, TN15 6PX. Registered in England and Wales No. 04996236.
Evolution Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 309603.

Statement of Fact

(Reason for issue: Renewal)



Policy Number: P/CSP/11662

Effective Date: 29/04/2017

If We can show to You reasonable satisfaction that We would have declined to enter into this insurance at inception or to accept the proposed amendment to this insurance during the period of insurance on any terms, We may avoid this policy from inception and, if no claims have been paid or accepted under this policy, We shall promptly return to the insured all premiums received by Us at the date of breach; and, if We have paid claim monies under this policy, You shall promptly repay all such claim monies to Us.

We strongly recommend that you keep a record of all information you have provided to your Insurance Adviser.

5 Year Claims History

Previous Claims

There have been no claims notified for the 5 years prior to the inception date of this policy.

Underwritten by Ageas Insurance Limited

Registered office address: Ageas House, Hampshire Business Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568.
Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202039.

Evolution Underwriting Limited

Registered office address: Suite 2, 9 West End, Kemsing, Sevenoaks, Kent, TN15 6PX. Registered in England and Wales No. 04996236.
Evolution Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 309603.

Statement of Fact

(Reason for issue: Renewal)



Policy Number: P/CSP/11662

Effective Date: 29/04/2017

Declaration of Material Facts

You declare that:

- 1) In respect of the covers proposed you have never had any proposal for insurance declined (whether at renewal or otherwise), any insurance cancelled or special terms or conditions imposed.
- 2) None of the directors or principals, neither personally or in any business capacity, have been:
 - a) convicted of or charged with (but not yet tried for) a criminal offence involving fraud or dishonesty;
 - b) bankrupt;
 - c) a director or partner of a company or partnership which has been the subject of receivership or administration or insolvent liquidation or has been dissolved by reason of insolvency –
 - i) either at the time of such receivership, administration, liquidation or dissolution, or
 - ii) within the six months immediately preceding the appointment of a receiver, administrator, liquidator or the dissolution;
 - d) disqualified under the provisions of the Company Directors Disqualification Act 1986 from holding office as a director of a company; or
 - e) prosecuted for failure to comply with any health & safety or welfare or environmental protection legislation.

Evolution Underwriting Limited is part of Evolution Underwriting Group. In order to supply your quotation and then to set up and administer your insurance policy we will hold and use information including sensitive personal data (such as criminal convictions and health information) you have provided and may send it in confidence for secure processing to other companies (or companies acting on our instructions) including those located outside the European Economic Area.

We also share your information and any subsequent claim information with other insurers via the Claims and Underwriting Exchange Register run by Insurance Database Services Limited to check insurance details and prevent fraudulent claims. By purchasing this policy you consent to such use of your personal data.

Ageas Insurance Limited and Evolution Underwriting Limited may occasionally contact you with details of our other products and services. If you do not wish to receive this information please contact your insurance adviser.

We may provide information supplied by you to selected third parties who may contact you in relation to the provision of insurance related services. If you do not wish us to provide your details to third parties please contact your insurance adviser.

Underwritten by Ageas Insurance Limited

Registered office address: Ageas House, Hampshire Business Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568.
Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202039.

Evolution Underwriting Limited

Registered office address: Suite 2, 9 West End, Kemsing, Sevenoaks, Kent, TN15 6PX. Registered in England and Wales No. 04996236.
Evolution Underwriting Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 309603.