

# PARDUS

## STATEMENT OF FACT

### Commercial Combined

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This Statement of Fact is the record of information provided to Us by Your insurance advisor on Your behalf and in conjunction with the Policy Document and Schedule.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits Your requirements. You should pay particular attention to any terms Conditions limits and Exclusions including Endorsements which may require You to take action.

You confirm that You have answered the questions to the best of Your knowledge and belief and that You have fairly presented the risk to Us. It is very important that You check that the information is accurate and complete and includes all circumstances that might affect Our decision to insure You or the terms upon which such insurance is given. If it is not, please contact Your insurance advisor.

Failure to disclose all relevant facts fully and accurately may invalidate Your Policy or affect the amount We pay You in the event of a claim. If You are unsure whether certain facts are relevant You should disclose them to Your insurance advisor.

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The following are statements provided by You:

**General Declaration**

Neither You or any principal partner director or shadow director involved in Your Business has ever:

been convicted or charged with (but not yet tried) or given an Official Police Caution in respect of any criminal offence other than a motoring offence or an offence that is now considered "spent" under the current Rehabilitation of Offenders Act	TRUE
been convicted of, charged (but not yet tried) with or officially cautioned for a breach of any Health and Safety or Welfare or Environmental Protection legislation	TRUE
been disqualified under The Company Directors Disqualification Act 1986 from holding a company directorship	TRUE
had an insurance proposal declined, renewal refused, insurance cover cancelled or special terms applied	TRUE
been involved or associated with the management of any Company Partnership or Business which has ceased to trade following or as a result of the appointment of a receiver, liquidator, administrator or other insolvency practitioner	TRUE
been involved or associated with the management of any Company Partnership or Business with an administrator liquidator or a supervisor or nominee under a voluntary arrangement or any compromise or arrangement with creditors whether formal or informal	TRUE
been served with a prohibition or improvement order under health and safety legislation	TRUE
had a county court judgement awarded against them	TRUE
If FALSE, please provide full details:	

**Claims :**

There have been no claims in the past five years:	TRUE
If FALSE, please provide full details:	

**The Premises:**

Are constructed of brick stone or concrete and roofed with slates, tiles, concrete, metal or asbestos with no more than 20% of other materials	N/A
Are not listed	N/A
Do not contain any composite or sandwich panelling within the construction	N/A
Are maintained in a good state of repair	N/A
Are not Unoccupied, empty or disused	N/A
If there is an Intruder Alarm at the premises.	N/A

- the alarm complies with the Alarm Condition within the Endorsement noted on Your Schedule	
There is a Fire Alarm our Automatic Fire Detection System operative at the Premises	N/A
No part of the roof area is flat/felted/bitumen/asphalt	N/A
There are no portable heating appliances used at the premises	N/A
Meet all statutory obligations including fire safety, electrical inspections, Health & Safety and COSHH regulations relating to the business and have in place a current Fire Certificate and a current Electrical Inspection Certificate	N/A
To the best of your knowledge have never been flooded (whether insured or not)	N/A
If any of the above statements are <b>FALSE</b> , please supply additional information:	

### Subsidence

Subsidence, Ground Heave or Landslide cover is required.	N/A
If <b>TRUE</b> , please confirm that to your knowledge:	
the premises have never shown sign of damage which may be attributable to Subsidence, Ground Heave or Landslide	N/A
the premises are not being monitored (or have ever been monitored) for Subsidence, Ground Heave or Landslide	N/A
the premises do not have trees or shrubs of heights over 5 meters within 7 meters of the Buildings	N/A
the premises have never been subject to a survey which mentions Settlement or Movement of Buildings	N/A
no neighbouring property has been the subject of an occurrence of Subsidence, Ground Heave or Landslide	N/A
the premises have never flooded as a result of broken or damaged drains underground drains and You are not aware of any extensive underground draining problems	N/A

### Liability

All Employees reside or work within Great Britain, Northern Ireland, Channel Islands or Isle of Man	TRUE
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## Data Protection

Pardus Underwriting are committed to protecting and respecting **Your** privacy.

Any personal data **You** supply to Us will be treated in accordance with the Data Protection Act 1998 (the “Act”) and any other legislation intended to protect **Your** personal information and privacy.

Any personal data provided to Us, including sensitive personal data (such as information relating to health or criminal convictions), will be processed by Us for the purposes of:

- Providing insurance, handling claims and any other related purposes.
- Offering renewal, research or statistical purposes.
- Providing You with information, products or services that You request from Us or which We feel may interest You, where You have consented to be contacted for such purposes.
- Notifying You about changes to Our service.
- Safe-guarding against fraud and money laundering.

The personal data that We collect from **You** may be transferred to, and stored at, a destination outside the European Economic Area (“EEA”). It may also be processed by staff operating outside the EEA who work for Us or for one of Our suppliers. Such staff maybe engaged in, among other things the provision of support services. Where We transfer **Your** personal data outside of the EEA, We will take all steps reasonably necessary to ensure that it is treated securely.

Pardus Underwriting may disclose **Your** personal data to third parties involved in providing products or services to Us, or to service providers who perform services on Our behalf. These include:

- Our group companies, which means Our subsidiaries, Our ultimate holding company and its subsidiaries, as defined in Section 1159 of the UK Companies Act 2006.
- Affinity partners.
- Reinsurers.
- Other insurance intermediaries.
- Insurance reference bureaus.
- Credit agencies.
- Medical service providers.
- Fraud detection agencies.
- Loss adjusters.
- Solicitors/barristers.
- Accountants.
- Regulatory authorities and
- As may be required by law.
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**You** have the right to ask Us not to process **Your** personal data for marketing purposes. We will usually inform **You** (before collecting **your** data) if We intend to use **Your** data for such purposes or if We intend to disclose

PARDUS

