

You should read this Statement of Fact in conjunction with your Schedule and Policy Wording.

These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy Cover.

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**Policy Number:**

**Your Details:**

**Policyholder:**

**Policyholders Address:**

**Policy Inception Date:**

**Policy Renewal Date:**

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## What is a Statement of Fact?

A Statement of Fact records the information notified to RSA and facts assumed about You, Your Business and Your Business partners and directors. This information has been taken into account when calculating the premium, terms and conditions upon which Your policy is formulated.

Please remember You must make a fair presentation of the risk to Us. This means that You must:

- (1) disclose to Us every material circumstance which You know or ought to know or, failing that, sufficient information to alert Us that We need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a:
  - (a) matter of fact is substantially correct; and
  - (b) matter of expectation or belief is made in good faith.

A circumstance or representation is material if it would influence Our judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. You must also make a fair representation of the risk to Us in connection with any variations, e.g. changes You wish to make to Your policy in which case You must inform Your insurance adviser.

If You fail to make a fair representation of the risk then this could affect the extent of cover provided or could invalidate Your policy. If You are in any doubt as to whether a circumstance is material then You should disclose it.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the application for, or renewal of this insurance.

You must check all the information contained in this Statement of Fact and The Schedule and contact Your insurance adviser immediately if any details are incorrect or incomplete. Failure to do so may mean that Your policy is not valid or We may not be liable to pay all or some of Your claim(s).

Any subsequent alterations to this Statement of Fact take precedence over the information contained within it.

## General Details

Unless otherwise stated below and accepted by The Insurer:

Have you or any Principal, Partner or Director in the business or any company in which you or such principal have or have had an interest?

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|----|---|----|
| a. | ever had insurance declined, cancelled, declared void, refused or had any special terms or conditions imposed by any insurer?   | No |
| b. | ever been convicted of, received a caution or charged with but not yet tried for any offence other than a motoring offence?<br>Note: Convictions regarded as 'spent' under the Rehabilitation of Offenders Act 1974 do not need to be disclosed | No |
| c. | ever been declared bankrupt, subject of bankruptcy proceedings, entered into an IVA or CVA or any voluntary or mandatory insolvency, receivership, liquidation or gone into administration?   | No |
| d. | ever been disqualified as a Company Director?   | No |
| e. | ever been prosecuted or received notice of intended prosecution from any Government body ie HMRC, HSE, Customs & Excise, the Environment Agency or local equivalent?  | No |
| f. | been subject to any CCJ's, Scottish Equivalent or had any Sheriff Court Decrees made against them?  | No |
| g. | ever failed to implement any requirements made by their previous insurers as a condition for the provision of insurance cover, in respect of any of the risks proposed?   | No |

The Business has a permanent registered address.

## Sanctions

The Business is not owned by an individual or entity which appears on the financial sanctions list of the United Nations, the European Union, United Kingdom or United States of America or any of its states.

No Policyholder, nor any director or partner of Yours involved with The Business

- has any company or business in any sanctioned territory
- exports to or operates in any sanctioned territory or has any business dealings with individuals or entities that are known to be sanctioned under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America or any of its states
- has any involvement with any products or components associated with weaponry, arms, or military goods.

"Sanctioned territory" means any territory which appears on the financial sanctions list of or is otherwise the subject of any trade or economic sanctions laws or regulations imposed by the European Union, United Kingdom or United States of America or any of its states.

## Claims and Convictions

Have you or any driver or operator incurred any accidents, losses or claims involving the operation or driving of plant within the last five years? None disclosed

Have you or any driver or operator been convicted for any offence in connection with any motor vehicle or plant during the last five years or is any prosecution pending? None disclosed

Have any insurers declined to insure you or any driver or operator or imposed any special terms or cancelled a motor policy? None disclosed