

## Declaration - Important

Please read the following information carefully. It forms a record of information advised and constitutes the basis of your contract of insurance. If you are satisfied that, to the best of your knowledge you must and believe this is a true Statement of Fact, you need take no further action. If any of the facts in this statement are incorrect you must notify your insurance broker/intermediary as soon as possible and, in all circumstances, within thirty days from the date of interception of the policy. Failure to advise that the facts in this statement are wrong could result in the invalidation of the policy. Upon payment of the premium requested and subject to the Statement of Fact not being rejected by you, you are accepting the insurance offered on the terms contained in the Statement of Fact, the policy Schedule and the Policy Document which are available from your broker.

## Policy Details

<b>Quotation Reference</b>	<b>1222204974587</b>	<b>Membership Number</b>	<b>CET1014</b>
<b>Start Date</b>	<b>20/02/2012</b>		

## Proposer Details

Insured	Mr Matthew Sprake	Telephone	07727294033
Correspondence Address	18 Westwood Drive West Mersea Colchester CO5 8PH	Email Address	matt@westwoodcleaningservices.com

## Trade or Business Details

Trading Name	Westwood Cleaning Services	Telephone	07727294033
Address	18 Westwood Drive West Mersea Colchester CO5 8PH	Mobile Phone	N/A
Company Status	Sole Trader	Experience	15 years
Trade	Window Cleaners		
Other Trades	Gutter Cleaners Steam Cleaners & Pressure Washing Of Paths, Patios & Driveways Only		

Endorsements Applying:

- |               |   |
|---------------|---|
| <b>01</b>     | <b>Excluded Activities</b>                      |
| <b>02</b>     | <b>Work Restriction</b>                         |
| <b>10</b>     | <b>Heat Exclusion</b>                           |
| <b>14</b>     | <b>Woodworking Machinery Exclusion</b>          |
| <b>19</b>     | <b>Property Being Worked Upon</b>               |
| <b>EXHEAT</b> | <b>Application Of Heat And Fire Precautions</b> |

## Public Liability Property Damage Excesses

General Property damage:	£100.00
Loss of or damage to underground pipes, cables or services:	£500
Caused by or arising from the application of heat:	£500
Additional excess if additional partners, directors or employees (other than office staff) taken on and MMA are not notified within 14 days:	£500



### Cover Required

Public liability Limit of Indemnity	£1 ,000,000		
Do you require Employers Liability?	No		
Include Cover for Tools	Not Insured	<b>Loss of tools from Motor Vehicle excess</b> £250	<b>Loss or damage to tools excess</b> £60
Include cover for Goods in Transit	Not Insured		
Do you require Injury to Working Partners Cover?	0		
Number of persons requiring fixed Woodworking Machinery Cover	0		
Contract Works Cover	Not Insured		
Hired In Plant	Not Insured		
Own Plant	Not Insured		

### Details of Directors, Partners and Employees

Number of Principals/Partners/Directors involved in manual work	1
Number of Principals/Partners/Directors involved in Administrative/Clerical work	0
Number of Employees (Manual workers)	0
Will you require Employees Liability cover for temporary employees?	No
Number of Employees (Administrative/Clerical)	0
Number of Part-Time Employees (Less than 16 hours per week)	0

### Your Business Activities

Do your payments to bona-fide or supply and fix contractors exceed £50,000 per annum?	No
Do you undertake work away from your premises involving the use of Welding or flame cutting equipment?	No
Any other equipment for the application of heat?	No
If yes, what type of heat?	N/A
Do you Hire your plant and/or Machinery to other persons or firms?	No

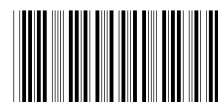
### For the trades of Builders and Property Maintenance / Repairs Only

Do any of the following trades exceed 15% of your annual turnover as separate contracts? (i.e. not incidental to your building and/or maintenance contracts); Painting and Decorating / Roofing / Groundwork's / Plumbing and Heating	No
Do any of the following trades exceed 5% of your annual turnover as separate contracts? (i.e. not incidental to your building and/or maintenance contracts); Timber Treatment / Damp Proofing / Civil Engineering	No

If the answer to any of questions above is Yes you should give full details below, including the relevant turnover amounts and types of work undertaken and refer to CETA.

### Do you undertake work involving

The installation, services, maintenance or repair of gas appliances, pipe work, equipment or flues?	No
Are you Gas Safe Registered or will such work be undertaken solely by a Gas Safe Registered persons?	No





## Master Tradesman Plus – Statement of Fact

You do not undertake work away from your premises involving the use or handling of Asbestos or Silica or the discharge of toxic or dangerous substances into the atmosphere, sewers, waterways or elsewhere?

No



### Your Insurance History

Have you or any partner or director ever had any previous Insurer decline a proposal, refuse to renew a policy or impose special terms or condition? No

Have you or any partner or director been convicted during the past 5 years of any offence related to the health and safety of your employees or members of the public in connection with your business? No

Have you or any partner or director had any convictions for any criminal offence involving dishonesty arson theft or wilful damage or any prosecutions pending? No

Have you or any partner or director been declared bankrupt or insolvent or been the subject of bankruptcy proceedings? No

Have you or any partner or director suffered any loss, made a claim or been involved in incidents, which have resulted in a claim whether covered by insurance, or not? No

Have you or any partner or director ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence? No

*If you have answered Yes to any of the above questions, please give full details.*

### Claims History

None

In connection with the Business or any other Business in which you or any director or partner are, or have been involved, and in respect of the cover(s) now granted:

- There have not been any losses / claims made for any of the risks proposed exceeding £1,000 in the last 5 years
- There have not been any losses / claims made for two losses of the same type or 2 losses of any type in the last 5 years whether insured or not.

### Excluded Work

Unless specially amended, all policies exclude:

- Any excavation exceeding in any part a depth of 3 metres.
- The felling or lopping of any tree exceeding 5 metres in height.
- Pile driving, quarrying, the use, storage or possession of explosives, water diversion or work under water, fuel, gas or mineral exploration or extraction.
- The use or possession of tower cranes or cradles.
- Work in or on blast furnaces, chimney or well shafts, viaducts, bridges, mines, refineries, off-shore installations, power stations, dams, tunnels, airports or aerodromes, docks, wharves, piers, harbours, railways, motorways, ships, aircraft, towers or steeples.
- Work in or on any building used for manufacture, processing or bulk storage for wholesale purpose of any gas, chemical, explosive, oil, or petroleum based product.
- Work on computers or ancillary equipment and their cabling used for any business purpose.
- The use of fixed woodworking machinery.

All policies exclude the following unless incidental to any building contract undertaken by the insured for which indemnity is provided in the policy.

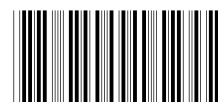
- The demolition or partial demolition of any structure.
- The surfacing or construction of roads.
- The laying of underground services.

### Data Protection Act

The information you provide is collected by or on behalf of MMA Insurance and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and to enable us to detect fraud or loss.

If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or to be regulated by the FSA as an insurance intermediary, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above.

We may use some of the information you provide for research, marketing or statistical purposes. We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you.





## Master Tradesman Plus – Statement of Fact

Providing information to us signifies you consent to it being used for these purposes. You must ensure that any information you supply relating to anyone else is accurate and that you have obtained their consent on our behalf to the use of their data for these purposes. If you have any queries about our use of information please write to the Data Protection Officer, MMA Insurance plc, Norman Place, Reading, RG1 8DA.

### About MMA Insurance

MMA Insurance plc is part of the MMA Group – a major European insurer established over 170 years ago. In 2003 group premium income was over £3 billion and gross worldwide assets were £17.5 billion. MMA Insurance products are available through a national network of professional insurance brokers and intermediaries to ensure you receive local and expert service. MMA Insurance is a member of the Association of British Insurers and the Financial Ombudsman Service and is authorised and regulated by the Financial Services Authority.

