

JENSTEN

UNDERWRITING

STATEMENT OF FACTS	
Policy Number:	WARPL30073
Name of Insured:	Yealmpton Bowling Club
Address & Postcode:	Yealmpton, Devon, PL8 2LW
IMPORTANT INFORMATION	
<p>You, as the Proposer/Insured, have a duty to make a fair presentation of the risk to us.</p> <p>This Statement of Fact is a record of the information you have provided, or which has been provided on your behalf as part of your presentation of the risk. We use the information provided to decide whether or not to insure you and, if so, on what terms and for what premium.</p> <p>Your answers should be based on everything known to you, following a reasonable search of all sources of relevant information available to you (including information held by third parties, such as agents, service providers or anyone insured by the policy).</p> <p>Your knowledge includes that of anyone responsible for arranging this insurance and, if the Proposer/Insured is not an individual, includes the knowledge of any member of its senior management (i.e. anyone who plays a significant role in making decisions about how the business is to be managed or organised).</p> <p>Your policy terms require you to inform us as soon as reasonably practicable if any of the information you have provided changes materially during the currency of the policy.</p> <p><u>If you breach your duty of fair presentation or fail to inform us of material changes your policy may be invalidated and/or we may refuse to pay any claim in whole or in part. Please review your policy wording for further details of the consequences of such a breach or a failure to inform us of material changes.</u></p>	
<p>If you are uncertain of the meaning of any of the questions or statements, please clarify these with your insurance adviser.</p>	
DECLARATION	
<p>Our quotation is based upon information you have provided. You have told us:</p>	
<p>1. No proposer, director or partner of the trade or Business or its Subsidiary Companies has ever, either personally or in a business capacity:</p> <ul style="list-style-type: none"> a) been declared bankrupt; b) been disqualified from being a company director; c) had any County Court Judgment(s) (CCJ) or Sheriffs Court Decrees entered against them, or been involved in a company against which such judgments have been entered; d) been a director or officer of a company which has been, declared insolvent or had a receiver or liquidator appointed or entered into arrangements with creditors in accordance with The Insolvency Act 1986, or had an Individual Voluntary Arrangement (IVA); e) been party to, or involved in a company which was party to, a Company Voluntary Arrangement (CVA); f) been convicted or has any prosecution pending or been given an official police caution in respect of any criminal offence (other than motoring offences) which is not spent under the Rehabilitation of Offenders Act 1974, or been involved in a company subject to such a conviction, prosecution or caution; g) been subject to a recovery action or fines exceeding £25,000 by HM Revenue & Customs, or been involved in a company subject to such a recovery action or fines; h) been charged with or convicted of, or been involved in a company charged with or convicted of, a breach of the Health and Safety at Work Act or other legislation relating to employee safety and safe working practices, or been served with, or been involved with a company served with, an improvement order or a prohibition notice under such legislation. 	
<p>2. The following minimum physical protections are in place:</p> <ul style="list-style-type: none"> a) All exit doors have a minimum protection of a 5 lever mortice deadlock, conforming to BS3621 with a metal striking plate for timber or steel framed doors. Alternatively, a high security padlock of at least British Standard BS EN 12320 security grade 3 or Central European Norm (CEN) grade 3 with a minimum shackle thickness of 10mm and manufacturer's corresponding locking bar or keep for other doors or roller shutters manufactured to LPS 1175 Security Rating 1 or above. For UPVC, composite, aluminium framed and sliding doors, a multi-point locking system which has a minimum of three locking points with key operated cylinder deadlock which conforms to British Standard PAS 3621:2011. b) Windows/skylights capable of opening at ground floor, basement or other floor levels (which are "easily accessible") are secured with key operated locking devices with keys removed. This requirement does not apply to windows/skylights which are protected by solid steel bars, grilles, locked gates, shutters, expanded metal or weld mesh. For the purposes of this requirement "easily accessible" are those levels that can be reached from the ground (without the use of a ladder) or by climbing up via extension balconies, downpipes, external staircases and fire escapes, canopies, outbuildings, garages, walls, nearby flat roofs, trees adjoining or next door premises. c) Any door or window designated as a fire exit following a fire risk assessment or building regulations may be excluded from these requirements. These are always secured internally by panic bolts or fire exit bolts (capable of opening) suitable for use in emergency escape situations other than when the Premises is left unattended. Any additional security devices must be approved by the local Fire Prevention Officer. 	
<p>3. Either in the name of the business proposed or in the name of any other business in which any of you have had an interest, have never had a proposal for insurance declined, renewal refused, cover terminated, or special conditions imposed by any insurer.</p>	
<p>4. You have not traded without insurance on the risk you are proposing within the last 5 years.</p>	
<p>5. Since taking up occupation or ownership of the proposed premises insured:</p> <ul style="list-style-type: none"> a. to the best of your knowledge have no known history or signs of damage which may be attributable to subsidence, ground heave or landslip; b. have no known history or signs that the foundations have been repaired or underpinned; c. to the best of your knowledge neighboring properties or structures do not have a history or any known signs of damage which maybe attributable to subsidence, ground heave or landslip. 	
30/09/2022	