



## **Property Owners Statement of Fact Attaching to and forming part of the Renewal Schedule**

Policy Number: 006353794  
Date of Issue: 21<sup>st</sup> December 2019  
Renewal Date: 25<sup>th</sup> January 2020  
Insured Name: Mrs Magdaleen Shotter and Mr James Shotter

### **STATEMENT OF FACT**

#### **Important Note**

You, the Insured, have a duty to make to us a fair presentation of the risk.

This Statement of Fact is a record of information provided by you or your broker, intermediary or agent acting on your behalf and any assumptions made about you and/or your business (see overleaf for details).

We assume that you have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided for by this insurance).

Information regarding the cover and sums insured that you have requested are included in the Renewal Schedule and this Statement of Fact.

NIG has relied upon the information provided to calculate a premium and apply terms and conditions upon which insurance cover is offered.

**WARNING – YOU MUST CHECK ALL THE INFORMATION IN THE RENEWAL SCHEDULE AND THIS STATEMENT OF FACT AND TELL YOUR BROKER, INTERMEDIARY OR AGENT ACTING ON YOUR BEHALF IMMEDIATELY IF ANY DETAILS ARE INCORRECT, INCOMPLETE OR HAVE BEEN OMITTED. FAILURE TO DO SO MAY MEAN THAT YOUR INSURANCE POLICY IS NOT VALID OR THAT WE MAY NOT PAY ALL OR PART OF YOUR CLAIM(S).**

If any changes in circumstances arise during the period of insurance please provide full details to the broker, intermediary or agent acting on your behalf.

**If you require a further copy of this Statement of Fact or the Renewal Schedule, please contact your broker, intermediary or agent.**



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## **Assumptions**

**If you need any help, clarification or you cannot agree with the important statements, please contact your insurance intermediary.**

### **Important statements:**

#### **Your Trade or Business or its Subsidiary Companies:**

owns, leases or are purchasing the property(ies) to be insured;  
does not have agreed tenancy periods of less than 6 months;  
comply with all of your legal obligations as a landlord.

#### **Your Property(ies):**

does not require any repair or refurbishment to make them secure or water tight and will be so maintained;  
are not Grade 1 Listed in England and Wales (or the equivalent within Scotland, the Channel Islands or Isle of Man);  
are not and will not be sub-let;  
are not and will not be occupied as or let to half way houses;  
are not and will not be let to housing associations;  
are not and will not be let to Local Authorities;  
are not located:  
    in or on airports or aerodromes runways manoeuvring areas or aprons or those parts of airports or aerodromes to which aircraft have access,  
    solely below ground level,  
    within a greenfield site, nuclear installation, market or market hall.



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**Your Tenants** residing in houses, flats or bungalows:

Only those tenants who have signed the tenancy agreement with you shall permanently reside at the property unless they are:

- (i) members of the same family; or
- (ii) the partner of the tenant; or
- (iii) individuals under the age of 18 for whom the tenant is the legal guardian.

At least one of the tenants signing any tenancy agreement with you are either employed or retired, or in receipt of a disability benefit at the point of signing the tenancy agreement.

### Declaration

**Neither the proposer, director or partner of the Trade or Business or its Subsidiary Companies either personally or in any business capacity:**

a) has ever had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed? No

b) have ever been convicted of or charged (but not yet tried) with a breach of any health and safety legislation or any other criminal offence other than parking or speeding offences or offences which are spent under the Rehabilitation of Offenders Act 1974? No

c) are subject to bankruptcy or insolvency orders which are either outstanding or have been discharged for less than 5 years? No

d) has been the subject of a County Court Judgement and/or ever been cited in any unsatisfied court judgements (or the Scottish equivalent) within the last 5 years? No

e) has been subject of an individual voluntary arrangement with creditors, voluntary liquidation, a winding up or administration order, or administrative receivership proceedings within the last 5 years? No



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### General Questions

Legal Trading Status?	Partnership - Ordinary
Business Description?	Property Letting
Current/Previous Insurer?	NIG
Correspondence Address?	6 Corfield Close Finchampstead Wokingham Berkshire United Kingdom RG40 4PA
Are there any additional interests to be noted	No
Do you require cover for Malicious Damage by Tenants?	Yes
Do you require cover for Theft by Tenants?	No

### Claims

Have there been any losses or incidents giving rise to losses during the last 5 years whether insured or not in respect of any of the insurances at this or any previously occupied properties?	No
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Risk Address	
Address:	20 Mendip Road Bracknell Berkshire United Kingdom
Postcode:	RG12 0XA
Occupancy Type?	Residential only
Do you have a Managing Agent for the properties to be insured?	Yes
Property Type?	House (Semi Detached)
What is the residential occupancy type?	Professional Working
Property purchased?	2019
Is any part of the property unoccupied?	No
When was the property built?	1980 - 1989
Are the walls built only of brick, stone or concrete and roofed only with slates, tiles, asphalt, concrete, metal or other incombustible materials other than flat roofs?	Yes
Floor Construction?	Both Timber and Concrete
Is Accidental Damage required?	Yes
Is Subsidence, Ground Heave and Landslip required?	Yes
Has the property or adjacent property suffered from, or do they show any visible signs of damage from subsidence, landslip or ground heave?	No
Is the property within 10 metres of any river bank, railway cutting or embankment, cliff, quarry, mine or other underground working or on made up ground?	No
Is Day One basis of cover required on the buildings (non-adjustable basis with 50% inflation provision)	No
Would you like Legal Expenses Cover?	No



## **Property Owners Statement of Fact Attaching to and forming part of the Renewal Schedule**

### **Important Information for you to know once the contract is in place**

#### **Choice of Law**

Under European Law, you and we may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise. We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.