

By accepting this insurance you confirm that the facts stated below are true. These statements, and all information you or anyone on your behalf provided before we agreed to insure you, are incorporated into and form the basis of the policy.

If anything in these statements is not correct, or if any material information is not disclosed we will be entitled to treat this insurance as if it had never existed.

You should keep this statement of fact for your records.

Business activities

1. Your business activities are the sale, installation, replacement, service, repair and maintenance of locks, safes and other security equipment
2. All your work is carried out in the UK and for UK based clients
3. You do not undertake any work that involves the use of heat, flames or sparks other than soldering irons.
4. You do not undertake any work in or on mines, refineries, off-shore installations, power stations, airports or aerodromes, docks, harbours, railways, motorways and ships.
5. No more than 10% of your income is derived from installation of CCTV or alarm systems.
6. No more than 10% of your income is derived from consultancy work
7. You do not undertake any security monitoring or guarding work.
8. You do not undertake any contracts for any of the following premises: jewellers, banks, gambling establishments, public galleries, museums.
9. You do not operate an interactive website which contains a bulletin board, chat forum or newsgroup facility or where financial transactions can be made.
10. You do not undertake any work more than 5 metres above ground or floor level
11. Your estimated maximum annual turnover does not exceed £250,000.
12. You do not have any more than 3 employees
13. You have a minimum of two years experience or have completed training course

Claims and losses

You confirm the following statements to be true:

1. In the last three years no claim or loss, whether successful or not, has occurred or been made against you or your predecessors in business, or any past or present partner, principal, director or employee
2. You are not aware after reasonable enquiry of any matter which may lead to a claim against you. This includes, but is not limited to:
 - a. a shortcoming or problem in your work known to you which you cannot reasonably put right;
 - b. a complaint about your work or anything you have supplied which cannot be immediately resolved;
 - c. an escalating level of complaint on a particular project.
 - d. a client withholding payment due to you after any complaint.
3. You are not aware of any loss from the dishonesty or malice of any employee or self- employed freelancer.
4. You are not aware, after enquiry, of any potential disease or injury to an employee that may give rise to a claim
5. You have not had an insurance or proposal cancelled, withdrawn, declined or made subject to special terms.