

Statement of Fact

The Policy, Schedule and Statement of Fact should be read together as they form your Insurance Contract.

They have been prepared in accordance with information that we have received from you through your Insurance Adviser.

It is important that you check all the information immediately. If any of the information is incorrect you must contact your Insurance Adviser immediately. Failure to do so could invalidate the policy from inception or result in a claim being repudiated.

We strongly recommend that you keep a record of all information you have provided to your Insurance Adviser.

Policy No:	47/FL/13601419/02
The Insured:	Lilleker Bros Ltd
Company Registration No:	02815786
Effective Date:	01/02/2019
Insurance Adviser:	Joseph W Burley and Partners
Business Description:	Electrical Engineers / Repairers

Basis of Acceptance

Date business established [approx]	12/1993
Policy type	Annual

Claims Experience as at Inception of Policy

All incidents, losses or claims which you, any partner(s) or director(s) in connection with this or any other business in which you or they have been trading

- that have been incurred in the last three years
- including events which have or could have resulted in a claim

relating to covers to be insured under this policy (whether insured or not at the time of loss).

Total number of claims and notifications	0
Total amount paid and outstanding	£0

General Acceptance

This insurance contract is based on neither you nor your director(s) or partner(s) have:-

- any convictions that are unspent under the Rehabilitation of Offenders Act 1974 for a criminal offence other than (road traffic) motor offences

- been charged (but not yet tried) with a criminal offence other than (road traffic) motor offences
- received a caution for a criminal offence within the last three years other than a (road traffic) motoring offence, that is unspent under the Rehabilitation of Offenders Act 1947
- been declared bankrupt
- been the subject of any county court judgement (CCJ), winding up order, insolvent liquidation or administration or have made any composition or arrangement with creditors
- been a director or partner of a company which has gone into insolvency, liquidation, receivership or administration
- ever been prosecuted, or been the director of a company which has been prosecuted, for failing to comply with any Health & Safety or Welfare or Environmental Protection legislation

In respect of the business which is the subject of this insurance contract, or any other business which you, your partners or directors have been involved with, no insurer has ever:-

- declined, cancelled or refused any proposal of insurance
- cancelled or declined to renew any insurance
- imposed special terms or conditions.

The business is registered and domiciled in the United Kingdom.

Sanctions

This insurance contract is based on the policyholder, insured, co-insured, beneficiary (lenders), shipper, forwarder (including NVOCC), consignee, majority shareholders and/or any other party claiming to have any interest or claim in respect of the insurance:

- Are not prohibited by and/or exposed to any sanctions, prohibitions or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America
- Are not located in or connected to, have a trade relationship with and/or export/import goods to/from territories where any sanctions, prohibitions or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America may apply, including but not limited to the following list of territories:
 - Iran
 - North Korea
 - Sudan (North)
 - Syria
- Are not involved in or connected to the exportation of military equipment/arms.

If any of the above statements are inaccurate you must contact your Insurance Adviser immediately.

IMPORTANT INFORMATION – YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK

You must make a fair presentation of the risk to us at inception, renewal and variation of your Policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your Policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your Policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your Policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

- a) deliberate or reckless; or
- b) of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your Policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your Policy but we may instead:

- a) reduce proportionately the amount payable on any claim by reference to the ratio which the premium actually charged bears to the premium which we would have charged had you told us about a material fact or circumstance (eg if we would have charged you double the premium, we will only pay half the amount of any claims under your Policy); and/or
- b) treat your Policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in this form are complete and accurate. You must check with anyone you employ in your business that the facts and statements set out in this form are complete and accurate.

IF ANY OF THE FACTS, STATEMENTS AND INFORMATION SET OUT IN THIS FORM ARE INCOMPLETE OR INACCURATE, YOU MUST CONTACT US IMMEDIATELY. FAILURE TO DO SO COULD INVALIDATE YOUR POLICY OR LEAD TO A CLAIM NOT BEING PAID.

Fair Processing Notice – how we use personal information

1. Who we are

When **we** refer to “**we**”, “**us**” and “**our**” in this notice it means Allianz Insurance Plc or Allianz Engineering Inspection Services Limited.

When **we** say, “**individuals**” in this notice, **we** mean anyone whose personal information **we** may collect, including:

- anyone seeking an insurance quote from **us** or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses.

2. How we use personal information

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims to fulfil **our** contract
- to administer third party claims and prevent financial crime to meet **our** legal obligations
- to manage **our** business and conduct market research to meet the legitimate needs of **our** business
- to send marketing information about **our** products and services if **we** have received specific consent.

There is no obligation to provide **us** with personal information, but **we** cannot provide **our** products and services without it.

Anyone whose personal information we hold has the right to object to us using it. They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to. Further details can be found below.

3. Automated decision making, including profiling

We may use automated decision making, including profiling, to assess insurance risks and administer policies. This helps **us** decide whether to offer insurance, determine prices and validate claims. Anyone subject to an automated decision has the right to object to it. To do so they should contact **us** by emailing **us** at accasm@allianz.co.uk and **we** will review the decision.

4. The personal information we collect

We collect the following types of personal information so **we** can complete the activities in section 2, “How **we** use personal information”

- basic personal details such as name, age, address and gender
- family, lifestyle and social circumstances, such as marital status, dependants and employment type
- financial details such as direct debit or payment card information
- photographs and/or video to help **us** manage policies and assess claims
- tracking and location information if it is relevant to the insurance policy or claim
- identification checks and background insurance risk details including previous claims information
- medical information if it is relevant to the insurance policy or claim
- criminal convictions if it is relevant to the insurance policy or claim
- accessibility details if **we** need to make reasonable adjustments to help
- business activities such as goods and services offered.

5. Where we collect personal information

Direct from **individuals**, their representatives or information they have made public, for example, on social media.

From other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Motor Insurance Database (MID), the Motor Insurers Anti-Fraud and Theft Register (MIAFTR) and the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- other insurers or service providers who underwrite the insurance or provide the services for **our** products
- other involved parties, for example, claimants or witnesses.

6. Sharing personal information

We may share personal information with:

- other companies within the global Allianz Group www.allianz.com
- credit reference, fraud prevention and other agencies that carry out certain activities on **our** behalf, for example, the Motor Insurance Database (MID), the Insurance Fraud Bureau (IFB) and marketing agencies if agreed
- **our** approved suppliers to help deal with claims or provide **our** benefit services, for example, vehicle repairers, legal advisors and loss adjusters
- other insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS); and other companies that provide services to **us** or **you**, for example, the Employers Liability Tracing Office (ELTO) and the Claims and Underwriting Exchange (CUE)
- prospective buyers in the event that **we** wish to sell all or part of **our** business.

7. Transferring personal information outside the UK

We use servers located in the European Union (EU) to store personal information where it is protected by laws equivalent to those in the UK. **We** may transfer personal information to other members of the global Allianz Group to manage the insurance policy or claim; this could be inside or outside the EU. **We** have Binding Corporate Rules (BCR's) which are **our** commitment to the same high level of protection for personal information regardless of where it is processed. These rules align with those required by the European Information Protection authorities. For more information about BCR's, contact **our** Data Protection Officer.

Some of **our** suppliers have servers outside the EU. **Our** contracts with these suppliers require them to provide equivalent levels of protection for personal information.

8. How long we keep personal information

We keep information only for as long as **we** need it to administer the policy, manage **our** business or as required by law or contract.

9. Know your rights

Any **individual** whose personal information **we** hold has the right to:

- object to **us** processing it. **We** will either agree to stop processing or explain why **we** are unable to (the right to object)
- ask for a copy of their personal information **we** hold, subject to certain exemptions (a data subject access request)
- ask **us** to update or correct their personal information to ensure its accuracy (the right of rectification)
- ask **us** to delete their personal information from **our** records if it is no longer needed for the original purpose (the right to be forgotten)
- ask **us** to restrict the processing of their personal information in certain circumstances (the right of restriction)
- ask for a copy of their personal information, so it can be used for their own purposes (the right to data portability)
- complain if they feel their personal information has been mishandled. **We** encourage **individuals** to come to **us** in the first instance but they are entitled to complain directly to the Information Commissioner's Office (ICO) www.ico.org.uk
- ask **us**, at any time, to stop processing their personal information, if the processing is based only on **individual** consent (the right to withdraw consent).

If you wish to exercise any of these rights please contact our Customer Satisfaction Manager:

Address: Customer Satisfaction Manager, Allianz, 57 Ladymead, Guildford, Surrey, GU1 1DB

Email: accsm@allianz.co.uk

Phone: 01483 552438

10. Allianz (UK) Group Data Protection Officer Contact details

Allianz Insurance Plc and Allianz Engineering Inspection Services Limited are companies within the Allianz Holdings.

Any queries about how **we** use personal information should be addressed to **our** Data Protection Officer:

Address: Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB

Email: dataprotectionofficer@allianz.co.uk

Phone: 0330 102 1837

Changes to our Fair Processing Notice

Occasionally it may be necessary to make changes to this fair processing notice. When that happens **we** will provide an updated version at the earliest opportunity. The most recent version will always be available on **our** website www.allianz.co.uk

Consent for Special Categories of Personal Data

The global Allianz Group may need to collect and process data relating to **individuals** who may benefit from the policy (“Insured Persons”), which falls within the special categories of personal data under Data Protection Legislation, for example, medical history or convictions of Insured Persons for the purpose of evaluating the risk and/or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by the global Allianz Group and that this fact is made known to the Insured Persons. By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of the Insured Persons Personal Data in this way and for these purposes and that your directors, officers, partners, and employees have consented to the global Allianz Group using their details in this way.

Employers Liability Tracing Office

If your policy provides Employers Liability cover information relating to your insurance policy will be provided to the Employers Liability Tracing Office (the “ELTO”) and added to an electronic database, (the “Database”) in a format set out by the Employer’s Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers’ liability insurance of their employers, (the “Claimants”):

- I. to identify which insurer (or insurers) was (or were) providing employers’ liability cover during the relevant periods of employment; and
- II. to identify the relevant employers’ liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed

representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website www.elto.org.uk

Complete Cargo Renewal Schedule

Your insurance policy is due for renewal on 01/02/2019.

Have you checked that your insurance cover still meets your needs? The premium, terms and conditions of your policy have been based on the information we have received from you through your Insurance Adviser. If any of the information is incorrect it is important that you contact your Insurance Adviser so that your cover remains operative. If you have any doubts about what you should disclose, then contact your Insurance Adviser. Your Insurance Adviser can also provide suitable alternative quotes at your request.

Please note last year's annualised premium, taking into account any mid-term adjustments, was £500.00 (including Insurance Premium Tax).

This Schedule should be read in conjunction with the Complete Cargo policy overview (ACOM6656/3) and Complete Cargo policy wording (ACOM6655/2).

Policy Number: 47/FL/13601419/02

Account Number: 47/15858

Insurance Adviser: Joseph W Burley and Partners

The Insured: Lilleker Bros Ltd

Company Registration No: 02815786

Postal Address: 30 Moorgate Road, Rotherham, South Yorkshire, United Kingdom, S60 2AG

Renewal Premium: £500.00

Insurance Premium Tax: £0.00

Total Renewal Premium: £500.00

Please note Insurance Premium Tax is applicable to all covers other than UK to Free on Board and Imports/Exports.

Effective Date: 01/02/2019

Renewal Date: 01/02/2020 at 00.01 hrs

Business Description: Electrical Engineers / Repairers

Clauses applicable to the whole policy

There are no clauses applicable

Policy type	Annual
Majority subject matter insured	Engineering Equipment
Additional subject matter insured	Machinery And Plant

Additional subject matter insured	Electronic Equipment
Additional subject matter insured	Engineering Equipment
Additional subject matter insured	Machinery And Plant

Section 1 - Cargo

Domestic Transit within the UK Not Insured

UK to Free On Board Not Insured

Import/Exports

Limit of Liability per Conveyance	£100,000
Percentage uplift applicable to cost, insurance and freight	10.00%
Buyers and/or sellers contingent interest – Limit of Liability per conveyance	£100,000
Excess	£250

Geographical territory Estimated value

United Kingdom to and/or from Rest of World	£500,000
Total annual/single transit value(s)	£500,000

Definition of Territories

United Kingdom	Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands.
Western Europe	Austria, Belgium, Denmark, Finland, Faroe Island, France, Germany, Gibraltar, Holland, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, Norway, Portugal, Spain, Sweden and Switzerland.
Eastern Europe	Bulgaria, Cyprus, Czech Republic, Georgia, Greece, Hungary, Malta, Poland, Romania, Slovakia and Turkey.
Middle East	Bahrain, Israel, Jordan, Kuwait, Oman, Qatar, Saudi Arabia and United Arab Emirates.
Far East or Australasia	Cambodia, China, Hong Kong, Indonesia, Japan, Laos, Malaysia, Mongolia, Philippines, Singapore, South Korea, Taiwan, Thailand, Vietnam, Australia, Fiji, New Zealand, Papua New Guinea, Solomon Islands, Tasmania, Tonga, Western Samoa, Bangladesh, Bhutan, India, Madagascar, Maldives, Mauritius,

	Myanmar, Nepal, Pakistan, Seychelles and Sri Lanka.
North America	Bermuda, Canada, Hawaii and United States of America.
Rest of World	All countries in the world other than the above. Please note cover is not provided where this insurance is prohibited by any sanctions, prohibitions or restrictions under United Nations resolutions or where the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America may apply, including but not limited to Iran, North Korea, Sudan (North) and Syria.

Sendings by Post

Limit of Liability per Postal Sending	£0
Excess	£250

Exhibitions

Is cover required at any one exhibition in excess of 30 days?	No
Total number of exhibitions per annum (UK)	2
Limit of Liability per any one exhibition (UK)	£25,000
Total number of exhibitions per annum (Rest of the World)	0
Limit of Liability per any one exhibition (Rest of the World)	£0
Excess	£250

Tools or Samples

Total number of Vehicles	2
Limit of Liability per Vehicle	£5,000
Excess	£250

Own Equipment

Equipment value (UK)	£5,000
Equipment value (Rest of the World)	£0
Total equipment value	£5,000
Limit of Liability per Vehicle	£5,000
Excess	£250

Clauses

There are no clauses applicable

Client News – Notification of changes to your policy

The following amendments have been made to your Complete Cargo policy with effect from renewal, 1st February 2019.

It is important that you read the full wordings in your Policy Schedule in conjunction with your Policy Wording and if there is anything that you do not understand please contact your Insurance Adviser.

This Client News should be retained with your policy documentation.

Data Protection has been replaced with Fair Processing Notice