



Excess of Loss Mid-Term Adjustment Statement of Facts

Policyholder	Elmton Services Ltd
Policy reference	PC010444
Broker name	Marsh Commercial
Period of insurance from	25/03/2020 11:21
Period of insurance to	24/03/2021

IMPORTANT – Please read the following information carefully

This statement of facts forms part of **your** insurance policy.

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 the policy in a clear and accessible manner and that **you** must not misrepresent any material facts. A material fact is one which would influence the acceptance or assessment of the risk. If **you** have any doubt about facts considered material, it is in **your** interest to disclose them to **us**.

Please check that all of the information recorded in this document is correct. If there are any inaccuracies or omissions please inform **us** immediately. Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

Sanctions

We will not provide cover nor will we make any payment or provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **yours** would violate any applicable trade or economic sanctions law or regulation.

Claims

You must advise **us** of any claim (paid or outstanding) over the last five years totalling more than £250,000.

Correspondence address

Address	Manor Laith Works
	207A City Road
	Sheffield
	Yorkshire
	United Kingdom

Postcode	S2 5HG
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Coverage

We agree subject to the terms of this policy and to the limit(s) of indemnity detailed in the schedule to indemnify **you** in accordance with the terms and conditions of the **primary policy**. **We** have assumed that the **primary policy** is issued on the insurer's standard market wording.

You must advise **us** if that is not the case or if there are any additional coverage extensions where cover is expected to be provided (Including coverage extensions such as financial loss, professional indemnity, property in custody or control, asbestos, abuse/molestation, contractual liability, extended products liability or any aircraft products or other aviation liability).

Activities

We are not providing cover for any of the activities detailed below, unless specifically agreed in writing by **us**.

General

- any premises or operations outside of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man (Other than temporary visits);
 - any manual work undertaken in the United States of America (or its territories or possessions) or Canada;
 - the manufacture, distribution, handling, installation or removal of asbestos, ammunition, arms, explosives or fireworks
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Excess Public and Products Liability

Work at, on or involving:

- airside, offshore, marine vessels, diving or sky-diving;
- mines or quarries, chemical or petrochemical plants, oil or gas pipelines, waste & recycling plants or landfill sites;
- railways, bridges, tunnels, dams, mains sewers, underground storage tanks or separate contracts for demolition or the manufacture, supply or erection of scaffolding;
- cranes, hoists, lifts or elevators

Operation of any:

- sporting or entertainment venues with a capacity greater than 500;
- trampoline parks, equestrian activities, amusement parks, circus, fairs or carnivals;
- hospital, medical service or any clinical trials;
- aircraft (or Drones or UAVs), spacecraft, hovercraft or marine vessels

The manufacture, repair, service or supply of products in respect or, or incorporated in to, any:

- automobiles, motorcycles, trucks, buses, railways, trams or cable cars;
 - aircraft (or drones or UAVs), spacecraft, hovercraft or marine vessels;
 - chemicals, petrochemicals, pharmaceuticals (including any packaging relating thereto), herbal remedies, herbicides, insecticides, pesticides, animal feeds, veterinary products, medical devices or implants or tobacco or tobacco products or e-cigarettes (or similar devices of liquids intended for use therein)
 - sun beds, tanning tables, solariums and related products (Including but not limited to products to alter the colour of the skin)
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The Business

Trade	Electrical Contractor
Status of entity	Limited
Business description	85% Electrical Contractor, 5% Telephone and Data Cabling, 5% Alarm Installers, 5% CCTV Installation
Year business established	2014
Estimated turnover (next 12 months)	£1,200,000

Overseas exposure

Percentage of total gross fees/turnover (EU excluding UK) 0%

Percentage of total gross fees/turnover (USA/Canada) 0%

Percentage of total gross fees/turnover (Rest of world) 0%

All employees (inc. LOSC, trainees, apprentices) paid below PAYE threshold No

Employer PAYE No

Excess Public and Products Liability

Heat work away from own premises Yes

Claims experience

No claims in the last five years.

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Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.
