

Combined Liability Insurance

Statement of Fact

Policy Number: **SMB/02/00013299**

Period of Insurance: From: **00:00** hours on **20th November 2023**
To: **23:59** hours on **19th November 2024**

Insured: **joshua-james price JJP TRANSPORT**

Address: **76, Hardwick Road, Eynesbury, Cambridgeshire, PE19 2SD, United Kingdom**

Business

Please read the following information carefully.

This document sets out the important information that you have provided to us, and we rely on it in assessing your insurance cover. It is very important that it remains up to date and is correct – if it isn't, then it could invalidate your insurance or result in a claim being denied.

What you need to do next

Please check that the information set out below in the Key Information section is correct.

If the information is correct

If the information is correct you don't need to return this document or take any further action – simply keep this document in a safe place together with your other policy documents. We will treat this as your confirmation that the details below are correct and accurately reflect your insurance requirements. By paying the premium requested, you are accepting the terms offered contained in this document, the policy summary, the schedule and policy wording.

If the information is incorrect

If any of the details are incorrect or anything is unclear, please notify Toolbox by Admiral immediately. We will advise you of any changes to your policy, including the premium payable, or any additional information we require to assess your insurance, and we will then issue you with a new statement in place of this document.

Key Information

Client details:

Name of Insured: **joshua-james price JJP TRANSPORT**

Address: **76, Hardwick Road, Eynesbury, Cambridgeshire, PE19 2SD, United Kingdom**

Legal Trading Status: **Sole Proprietor**

Is Company ERN Exempt: **Yes**

General Information

Annual Turnover: **£100,000**

General Declaration of facts:

- No principal, partner or director in the business has ever been prosecuted under health and safety legislation during the last 5 years and no such notices are pending.
- No principal, partner or director in the business has ever been convicted of or charged (but not yet tried) with any criminal offence other than motoring offences.
- The business, or any director or partner of this business:
 - o In relation to this business
 - o In relation to any other business
 - o In a personal capacityhas ever been declared bankrupt or insolvent or been a director of any company or organisation that has gone into liquidation, administration or receivership.
- No principal, director or partner in the business has ever had a proposal for insurance refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed.

Trade Specific Questions:

Does the business use fixed Power Wood Working Machinery?
(portable hand held power tools are acceptable): **No**

Trade:

Primary Trade: **Couriers**
Maximum Height Limit (in metres): **0**
Maximum Depth Limit (in metres): **0**
Heat Work away Y/N: **No**

Employees:

Total number of people working in the business, including all partners, principals, proprietors, directors, employees and subcontractors: **1**

Employee detail:

Total number of people doing manual work including LOSC's/ Principals/ Proprietors/ Partners/ Directors: **1**

Total number of people doing clerical work including Principals/ Proprietors/ Partners/ Directors/ Administration staff: **0**

Employers Liability (Section A)

Limit of cover (indemnity): Not included

Public Liability (Section B)

Limit of cover (indemnity): £5,000,000

Excess: £200

Product Liability (Section C)

Limit of cover (indemnity): £5,000,000

Excess: £200

Professional Indemnity (Section D)

Limit of cover (indemnity): Not included

Contractors All Risk (Section E)	Limit of cover (indemnity)	Excess
Contractor works	Not Included	
Contractors Plant & Temporary works	Not Included	
Hired in plant	Not Included	
Employees Effects	Not Included	

You do not have to return this form

If you are satisfied that the information set out in this form is correct and you have disclosed all the relevant details, you do not need to return this document. Please keep it in a safe place with your policy documents.

If any of the details are incorrect or anything is unclear, you must inform Toolbox by Admiral within seven days and we will advise you if the change(s) affect the acceptability and/or premium of this insurance.

Confirmation

We rely on the information set out above in assessing your insurance cover. By not returning this form and subsequently paying the premium you are taken to confirm the details set out in the Key Information Section above are complete and true and that you do have not withheld any information. If information detailed in this document has been provided on your behalf, you agree the person is deemed to be your agent and that you have read and verified the information.

Fraud Act 2006

If you provide an answer/information which you know is untrue, or deliberately fail to provide information that we have requested (e.g. previous accidents) you may be committing a criminal offence and the validity of the policy may be affected.

Choice of contract law

UK law allows both you and us to choose the law and jurisdiction applicable to this policy. Unless it is agreed otherwise, the law that applies to this contract is the law that part of the United Kingdom where your principal premises is located.

In addition any legal proceedings between you and us in connection with this contract will only take place in courts of that part of the United Kingdom where your principal premises is located and are subject to the exclusive jurisdiction of that court.

Policy Summary

About this document

This document provides details of the key features and any significant exclusions and conditions of Toolbox by Admiral insurance only. You can find the full terms and conditions of the cover in your policy document. This information is provided to you for information purposes only and does not form part of your insurance contract.

Public Liability section only

Cover offered

- Legal liability to pay claims and associated legal costs for accidental bodily injury, loss or damage to material property, obstruction, trespass or nuisance, interference with any right of way, air or light or wrongful arrest, detention, imprisonment, or conviction in connection with the business.
- Includes cover for legal costs and expenses in connection with any alleged breach of statutory duty under health and safety legislation.
- Includes cover for legal costs and expenses in connection with any criminal inquiry into, or court proceedings brought against you, for manslaughter, corporate manslaughter, corporate homicide.
- Accidental property damage to employees and visitors' vehicles and property in your custody and control.
- Includes cover for your legal liability for accidental bodily injury, loss or damage to material property arising from a sudden, identifiable, unintended, and unexpected incident of pollution or contamination.
- Includes cover for your legal liability for loss, damage or bodily injury arising from the use of any vehicle, trailer, or plant where compulsory insurance is not required.
- **Indemnity to Principal** - The benefits provided by this policy extends to include any principal who you are completing a contract for, to the extent required by the contract conditions.
- Compensation paid to you where court attendance is required of any director, partner, principal or employed person in relation to a claim that is covered by this insurance.

Cover limits

- The most we will pay is the limit of indemnity that you select.
- The costs incurred in investigating, defending, or settling the claim are paid in addition to the limit of indemnity.
- There is no limit on the number of claims that can be made in any one period of insurance (note that some sections of cover restrict the amount we will pay in any one insurance period).

Cover Exclusions

- The policy excess.
- Dishonest, deliberate or malicious acts by You or any Employee.
- Any Cyber liability.
- Any computer or electronic system virus or hacking.
- Confiscation directly or indirectly due to the confiscation, nationalisation, requisition or destruction of any Property by or under the order of any government or public authority.

Employers Liability section only

Cover offered

- Legal liability to pay damages and associated legal costs in respect of bodily injury to an employed person.
- The Employers' Liability section covers your legal liability and associated costs in respect of bodily injury to an employed person.
- Cover is provided up to the limit shown below for any one claim. There is no limit on the number of claims that can be made in any one period of insurance.
- Legal costs arising in connection with a prosecution brought by the Health and Safety Executive or local government enforcement authority in respect of a bodily injury claim.
- Legal costs and expenses in connection with the defence of a prosecution of the offences of manslaughter, corporate manslaughter, corporate homicide.
- Compensation for unsatisfied court judgements.
- Cover for bodily injury to working partners.

- Compensation paid to you where court attendance is required of any director, partner, or employed person in relation to a claim that is covered by this insurance.

Cover limits

- Employers' liability other than resulting from terrorism £10,000,000.
- Employers' liability resulting from terrorism £5,000,000.
- Manslaughter costs in any one period of insurance £1,000,000.
- Safety legislation costs in any one period of insurance £1,000,00.

Cover Exclusions

- We do not cover liability for Bodily Injury suffered by an Employee whilst entering or getting onto, or alighting from a vehicle for which insurance or security is required under any law relating to the compulsory insurance of motor vehicles, or where You are entitled to cover under any other insurance.
- for Bodily Injury suffered Offshore.
- Fines and penalties.

Professional Indemnity Section Only

Cover offered

- Legal, defence, and compensation costs resulting from a breach of professional duty, a negligent act, an error, omission, misstatement or misrepresentation.
- Infringement by you of intellectual property rights.
- Court attendance costs.
- Loss of documents or data.
- Cover is provided up to the limit stated on the policy schedule for any one claim, excluding defence costs (unless defence costs are expressly stated in any clause as included within the limit of indemnity, this limit will be subject to any relevant excess).

Cover limits

- Limit of Indemnity as stated in the Policy Schedule.
- Court attendance costs –limited to a sum of £5,000 for the duration of the policy.
- Loss of documents or data –limited to a sum of £10,000 for the duration of the policy.

Cover Exclusions

- Bodily injury.
- Property damage.
- Faulty workmanship.
- Breach of contract.
- Any policy excess.