

## Courier Scheme Statement of Fact

### Important information:

The Insurance Act 2015 requires that you make a fair presentation of your risk.

The questions in this statement of fact are designed to guide you so that you know what information we have collected to underwrite your risk. Is it not an exhaustive questionnaire and cannot cater for every possible combination of circumstances. Where we have not asked a direct question about a business activity that you undertake, which is relevant to this insurance, then providing you give us sufficient information so that we can make further enquiries of you, the information you have provided to us will still represent a fair presentation of your risk.

You must tell your insurance broker as soon as possible if any information you have provided that we have detailed below is no longer correct as failure to notify us of changes to your business, which means that the information you originally provided no longer represents a fair presentation of the risk, may invalidate the cover. You should not wait until the next renewal date.

When you get your schedule and policy please read them carefully. Make sure that they meet your needs. If you have any queries or any information in the policy or the schedule is incorrect please contact the insurance broker that arranged this policy on your behalf.

If you notify your insurance broker of any errors in this statement of fact or any documents that form part of your insurance policy we will reissue the incorrect pages.

*Please keep a record of all of the information supplied to your insurance broker for the purpose of entering into this contract including copies of letters and notes of telephone calls.*

Insured	Pritesh Ladva
Business Description	Courier
Business Address	15 Hillside Avenue Atherton  Manchester Greater Manchester M46 9LX
Business Established	2021
Expected Total Annual Turnover (including any subcontracted work)	£50,000
Turnover attributable to bona fide subcontractors	£0
Cover From Date	21/12/2021

**Have you or any partner or director, as individuals or in connection with any business, been:**

Charged or convicted with a criminal offence other than a motoring offence	No
Declined or refused insurance cover or had cover cancelled or been subject to special terms in respect of any cover that you have asked us to insure under this policy	No
Subject to a CCJ or bankruptcy or to any voluntary or mandatory insolvency or winding-up proceedings	No
Been disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation	No
You have provided the below additional information to any question above answered 'Yes':	
Not Applicable	

Do you operate vehicles over 7.5T GVW?	No
Do you have any other Goods in Transit or liability insurance?	No
Do you undertake any activities other than collecting and delivering goods?	No
You have provided the below additional information to any question above answered 'Yes':	
Not Applicable	

**Cover Required**

Goods in Transit	Yes
Public Liability	Yes
Temporary Employers' Liability (restricted to 30 days)	No
Full Employers' Liability	No

**Goods in Transit**

**Cover Required**

	<b>Limit</b>	<b>Vehicles</b>
Full Value Liability	£10,000	1
CMR	£100,000	Included Above

Territorial Limits	British Isles & Europe
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Are you contracted to one of the main courier networks (for example, APC, TNT, DHL, FedEx UK, etc)?	No
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Have you had any claims for, or have there been any incidents of, lost or damaged goods in the past 3 years?	No
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This is the additional information you have provided in connection with claims or incidents:

Not Applicable

## Public Liability

Public Liability Limit of Indemnity	£1,000,000
Do you carry hazardous goods in accordance with the limited quantity exceptions and the 1,000-point rule in 1.1.3.6 of ADR 2019 (small load exemptions)?	Yes
If 'No', you have provided the following additional information:	Not Applicable
Do you install or remove white goods?	No
Do you require cover that is extended to include your liability for servicing and repairing other peoples' vehicles?	No
Have you had any claims for, or have there been any incidents of, injury to third-parties or damage to their property in the past 3 years?	No

This is the additional information you have provided in connection with claims or incidents:

Not Applicable

## Employers' Liability

ERN	Not Applicable
Number of vehicles/drivers	Not Applicable
Clerical/managerial wages	Not Applicable
Manual wages	Not Applicable
Mechanics wages	Not Applicable
Have you had any claims for, or have there been any incidents of, injury to or the death of anyone employed by you in the past 3 years?	Not Applicable

This is the additional information you have provided in connection with claims or incidents:

Not Applicable

**Important Notes:**

**Installation of White Goods**

Our policy is designed to cover risks associated with the transportation and delivery of white goods to a customer. It is not designed to cover any risks that might arise if you agree to install or remove white goods in a property on behalf of a customer. Therefore, if you install or remove white goods:

1. We increase your property damage excess to take account of the risk of causing damage whilst moving large and bulky items into another person's property. Your quotation will tell you what revised property damage excess applies
2. We exclude any loss that might be caused by the escape of water caused by the installation or removal of dishwashers or washing machines.

**How we use your personal data**

The personal information, provided by you, is collected by or on behalf of Provego Limited, Barbarus Limited, and the insurers listed in your policy and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling, for research or for statistical purposes. Under data protection law, when personal information is being transferred outside the European Economic Area (EEA), we as data controller, are under an obligation to ensure that such transfers are performed in a manner that ensures that your personal information is adequately protected.

We, your insurers, our agents and our selected partners may use your information to keep you informed about products and services that might be of interest to you. If you do not wish to receive marketing information, or you would like to receive a copy of the information we hold about you please write to: The Managing Director, Provego Limited, Lasyard House, Underhill Street, Bridgnorth WV16 4BB.

**Employers' Liability Tracing Office (applicable only where you have chosen full Employers' Liability cover)**

If you have bought Combined Liability Insurance then you will be deemed to have specifically consented to us providing your insurance Policy data to the Employers' Liability Tracing Office, (the 'ELTO') for added to an electronic database, (the 'Database') managed by the ELTO. Information we provide to the ELTO includes your policy number, your business names and addresses (including subsidiaries and any relevant changes of name), coverage dates and employer's reference numbers provided by Her Majesty's Revenue and Customs and Companies House.

The Database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers (the 'Claimants'):

- to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- 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 and insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law