# Insurance Declaration

##### Insurance History

Have you or any director or partner in the business now proposed or for any previous business ever been insured for the risks now proposed? If yes, please provide details:

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##### Full names of all directors

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##### Company registration number

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##### Previous insurance

For previous insurances have you or any director or partner to be insured had

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| a) Any proposal or insurance declined, cancelled or refused? | Yes / No |
| b) Any renewal refused | Yes / No |
| c) Special terms or conditions imposed? | Yes / No |

If Yes to a), b) or c) above, please provide details:

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##### Claims:

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| Are the claims details as per the risk presentation? | Yes / No |

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| If no, please provide details |
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##### Financial Statement

Have you or any director or partner in the business or person to be insured:

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| a) been convicted of or charged (but not yet tried) with a criminal offence? | Yes / No |
| b) either personally or in any business capacity been declared bankrupt insolvent or gone into liquidation? | Yes / No |
| been a director or partner in any business 6 months prior to or at the time of and/or after the appointment of a receiver or liquidator or dissolution through insolvency | Yes / No |

If Yes to a) or b) above, please provide details:

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| FAIR PRESENTATION It is your statutory duty before entering into a contract of insurance, prior to an alteration and at renewal to make a fair presentation of the risk to be insured and to ensure that information is provided in a clear and accessible format.  Every material circumstance which you, your senior management and those responsible for arranging this insurance, know or ought to know following a reasonable search, should be disclosed.  A circumstance is material if it would influence the judgement of an insurer in deciding whether to take the risk and, if so, on what terms and at what premium. Please ensure that any information provided is correct. Any belief or expectation disclosed should be made in in good faith.  If You are in any doubt as to whether a circumstance is material then You should disclose it and let us decide.  We will expect you to make reasonable enquiries and proactively gather information however, where this is not practical you must make us aware, as your broker, that further enquiries are needed to accurately underwrite the risk.  Any questions put to you in this broking template must be answered honestly, accurately and in good faith. You must check all the information provided in this fact find and if any details are incorrect or incomplete you must advise us immediately.  Failure to make a fair presentation of the risk could affect the extent of cover provided or could invalidate Your policy. |
| Give details of any additional information below that may be of assistance or importance. |
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| Give details below of any areas where additional enquires may be necessary to accurately assess the risk |
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| Whoever signs this form must be a director, officer, board member or senior manager of the proposer and must have made all the necessary enquiries of their fellow director’s, officers, board members, senior managers, employees and third parties involved with the business to identify and / or verify the information provided in this document as true and accurate. |
| Signed \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Position \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

**THE LAW APPLICABLE**

You and the Insurers can choose the law which applies to the policy. The Insurers propose that the law of England and Wales apply. Unless you and the Insurers agree otherwise, the Law of England and Wales will apply to the policy.