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Your statement of fact

Management Liability Prevent and Protect

🗨 A **statement of fact** is a shared document between you and the insurer containing information you have provided. It's very important that the information in this document is correct.

Important information

- This document together with your schedule shows the information you have provided.
- You must make a fair presentation of the risk to us. This means that you should tell us any information that may influence us in the acceptance of this insurance and the terms provided. This applies prior to the start of your policy, if any variation is required during the period of insurance and prior to each renewal. If you do not do this and fail to advise us of any inaccuracies or omissions your policy may not protect you in the event of a claim.

Your details

The insured	Viamed Ltd
Correspondence address	15 Station Road Cross Hills Keighley West Yorkshire United Kingdom BD20 7DT

Your broker's details

Name	SAGAR INSURANCES
Agency number	3423827

What you need to do next

- Please check this document carefully to make sure all details are correct and that you have told us any important or relevant information which may influence our decision to accept this insurance.
- If any of the information is incorrect or if you are not sure if something is important or relevant you should tell your insurance broker about it.
- If all the information in these documents is correct you don't need to do anything further and you should retain the documents safely.

We will provide the insurance cover based on the following statements being correct:

General details

The company to be insured is registered in the UK with Companies House

The company/organisation made a profit in the last 12 months

2% of the company's turnover / income to or from the United States of America

The company does not operate in the following sectors: financial, legal or professional sports clubs

Litigation has not been brought against past or present directors or officers of the company

You have not had any insurance previously declined, renewal refused or any special terms imposed

You have not made any redundancies in the last 3 months and there are no plans to make any redundancies in the next 12 months

You use external Human Resource consultants or legal advisors to review all employment terminations

You communicate written employment and grievance policies to all employees

You are not aware of any circumstances which might give rise to a claim

No insured party is disqualified, or has been disqualified in the past, from holding a licence or position

Claims

You have not had any claims or incidents giving rise to claims in the last 3 years

Data Protection Notice

This notice explains how AXA may use the information you have provided for this quote.

Data protection

AXA Insurance UK plc is a member of the AXA Group. In order to supply your quote and then administer your insurance policy we will hold and use information including sensitive personal data (such as claims information) you have provided and may send it in confidence for secure processing to other companies in the AXA Group (or companies acting on our instructions) including those located outside the United Kingdom and the European Economic Area.

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at www.axa.co.uk/privacy-policy. If you do not have access to the internet please contact us and we will send you a printed copy or contact your insurance broker.

Claims and Underwriting Exchange (CUE)

We also share your information and any subsequent claim information with other insurers, via the CUE run by Insurance Database Services Limited (IDS Ltd) and other similar databases or fraud prevention agencies established for the same purpose. The aim is to help us check information that is given to us and to prevent fraudulent claims. When we process the request for insurance cover, we may search these registers. We may also make credit reference checks. Under the conditions of your policy you must tell us about any incident which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to that incident to these registers.

Declaration

Please read this declaration carefully. You should also show this declaration to all proposers, partners and directors who will be covered by this insurance.

I/We understand that I/we have a duty to make a fair presentation of the risk and that the particulars given in this statement of fact are correct.

I/we have not withheld information that may influence AXA Insurance UK Plc in the acceptance of this insurance and the terms provided.

I/We understand that if answers are incorrect or if all relevant information has not been disclosed that this insurance may not protect me/us in the event of a claim.

I/We will tell AXA Insurance UK Plc of any change to the details given before the start date of the policy, if any variation is required during the period of insurance and prior to each renewal.

I/We understand that AXA Insurance UK plc will pass the information on this document about any incident I/we may give details of to Insurance Database Services (IDS) Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches AXA may make in connection with this statement of fact or any incident I/we have given details of, IDS Ltd may pass AXA information it has received from other insurers about other incidents involving anyone insured under this policy.

Changes to this document

Please tell your insurance broker immediately if any details in this document have changed. We may need to change the terms, premium and conditions for your quote.