



## Manufacturers Combined Statement of Fact Attaching to and forming part of the Renewal Schedule

Policy Number: NM050030724

Date of Issue: 10<sup>th</sup> June 2025

Renewal Date: 9<sup>th</sup> July 2025

Insured: Viamed Limited Vandagraph Limited, Vandagraph Sensor Technologies Limited and Viamed Properties Limited

### Important Note

You, the Insured, have a duty to make to us a fair presentation of the risk, which you know or ought to know.

This Statement of Fact is a record of information provided by you or your broker, intermediary or agent acting on your behalf and any assumptions made about you and/or your business.

We assume that you have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided for by this insurance).

Information regarding the cover and sums insured that you have requested are included in the Schedule and this Statement of Fact.

Information shown within the Assumptions section of this document must be affirmed before cover can be confirmed.

Where cover has been confirmed with information shown in the Assumptions section of this document, affirmation must be provided as soon as reasonably possible. Affirmation of assumed answers may be relied upon to calculate a premium or apply terms and conditions upon which insurance cover is offered.

The information you have provided has been relied upon to calculate a premium and apply terms and conditions upon which insurance cover is offered.

You, or the broker, intermediary or agent, confirms that any data that has been supplied about other persons has been provided with their knowledge and authorisation and they have been informed of how their personal information will be used.

You consent to the information given, any information we obtain from the Fraud Prevention agencies or information received with any subsequent claim you make, being used in the manner set out under "Data Protection" in this form.

**WARNING – YOU MUST CHECK ALL THE INFORMATION IN THE SCHEDULE AND THIS STATEMENT OF FACT AND TELL YOUR BROKER, INTERMEDIARY OR AGENT ACTING ON YOUR BEHALF IMMEDIATELY IF ANY DETAILS ARE INCORRECT, INCOMPLETE OR HAVE BEEN OMITTED. FAILURE TO DO SO MAY MEAN THAT YOUR INSURANCE POLICY IS NOT VALID OR THAT WE MAY NOT PAY ALL OR PART OF YOUR CLAIM(S).**

If any changes in circumstances arise during the period of insurance please provide full details to the broker, intermediary or agent acting on your behalf.

**If you require a further copy of this Statement of Fact or the Schedule, please contact your broker, intermediary or agent.**



## Manufacturers Combined Statement of Fact Attaching to and forming part of the Renewal Schedule

### Information supplied to us

Number of premises?	2
Do you or any directors or partners engage in any other business or occupation?	No
Are you presently insured (or have you been insured in the past) for the risks you are now proposing?	Yes
Have you traded without insurance within the last 5 years?	No
Either personally or in any business capacity, have you or any director or partner in the business proposed:	
been the subject of a County Court Judgement and/or ever been cited in any unsatisfied court judgments (or the Scottish equivalent) within the last 5 years?	No
been declared bankrupt or insolvent within the last 5 years?	No
been a director or partner in any business which has been the subject of an individual voluntary arrangement with creditors, voluntary liquidation, a winding up or administrative order of administration proceeding within the last 5 years?	No
ever had a proposal refused or declined, a renewal refused or insurance cancelled or special terms imposed?	No
any non-motoring convictions, criminal offences or prosecutions pending including insurance fraud?	No
Do you process, use, handle or store any chemicals, gases or other industrial materials/devices that are toxic, explosive, flammable, corrosive or an irritant in connection with your business?	No
Do you process, use, handle or store any dangerous materials giving rise to dust, fumes or vapours in connection with your business?	No
Do you store liquids or gases in bulk?	No
Is all relevant plant (i.e. your lifting plant, pressure vessels/boilers) regularly maintained and inspected by qualified engineers as required by legislation?	Yes
Do you comply with the requirements of the Factories Act, the Health and Safety at Work Act, and the Control of Substances Hazardous to Health Regulations (and any special regulations there under) or any similar legislation?	Yes



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Have you or any of your directors, partners or employees ever been served with a Prohibition or Improvement Notice by the HSE or Local Authority?	No
Have you or any of your directors, partners or employees in the business ever been prosecuted or received notice of intended prosecution under the Consumer Protection Act, Food Safety Act or similar legislation?	No
Total Turnover?	£1,000,000
Business description?	Manufacture, Supply, Maintenance, Repair and Installation of Medical Equipment & Automotive Oxygen Sensors for Use With Exhaust Emissions Testing Equipment and Oxygen Monitoring Sensors for Diving Equipment, and Property Owners
In what year was the business established?	1976
Trade Association?	Not Known
Correspondence Address?	15 Station Road, Cross Hills, Keighley, West Yorkshire, BD20 7DT
Status of Entity?	Limited
Is Day One cover required?	Yes
Uplift percentage?	15

### Declaration – General Matters

Is Floating Cover required?	Yes
Sections of Cover required?	Material Damage Business Interruption Money and Personal Accident (Assault) Specified All Risks Legal Expenses

### Claims

Has any proposer director or partner of the Trade or Business or its Subsidiaries Companies sustained any loss or had any claims made against them whether insured or not in the past 5 years?	Yes
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Claim Details:	
Claim Category?	Claim
Claim Type?	Property
Claim Cause?	Escape Of Water
Date of Loss?	28/02/2022
Total Incurred?	£3,200.00
Loss Status?	Closed



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<b>Paid?</b>	£3,200.00
<b>Total Outstanding</b>	£0.00
<b>Claim Description?</b>	1 water damage claim, burst pipe, £3,200 settled, date of incident 28/02/2022

### Trades

<b>Do you have any manufacturing process operating unattended when no employees are present within the building?</b>	No
<b>Do you have in excess of 50 litres of flammable liquids not stored within a proprietary flammables cabinet or specially constructed store?</b>	No
<b>Do you undertake any spraying of flammable liquids?</b>	No

### Risk Address

**Risk Address:**  
15 Station Road  
Cross Hills  
Keighley  
West Yorkshire  
BD20 7DT

<b>Year built?</b>	2000-2009
<b>Are the building(s) listed?</b>	No
<b>Description of premises?</b>	Workshop
<b>Number of storeys including any basement?</b>	1
<b>Is there a basement?</b>	No
<b>Has the Premises been surveyed by an insurer in the last 5 years?</b>	No
<b>Are you the sole occupant [other than offices or private dwellings]?</b>	Yes
<b>Does the Premises have walls or roofs constructed of composite panels?</b>	No
<b>Does the property have walls or roofs containing combustible linings?</b>	No
<b>Is the Premises of standard construction (walls built only of brick, stone, metal or concrete or roofed only with slates, tiles, metal or concrete)?</b>	Yes
<b>The Premises is unoccupied, or has not been used in the last 30 days?</b>	No
<b>Method of heating?</b>	Fixed Heaters



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Type of fuel?	Gas
Have the electrics been inspected by an approved contractor and an IEE certificate issued within the last 5 years?	Yes
Do you have adequate/suitable fire extinguishing appliances and are they maintained?	Yes
Is there a maintenance programme in force for building and plant?	Yes
Is there an intruder alarm present and in operation?	Yes
Accreditation of intruder alarm?	NSI NACOSS Installed
Maintenance contract?	NSI NACOSS Maintained
Is the alarm under your sole control?	Yes
Alarm type?	Audible
Police response?	No Police Response
Does the alarm incorporate confirmable technology?	No
Is there a CCTV system present and in operation?	No
Do you have additional security?	No
Is there a fire alarm system present and in operation?	No
Is there a sprinkler system present, maintained and in operation?	No
Has the property or adjacent property suffered from or do they show any visible signs of damage from Subsidence, Landslip or Ground Heave?	No
Are there trees or shrubs which are more than 5 metres in height and within 10 metres of the property	No

**Risk Address:**  
17 Station Road  
Cross Hills  
Keighley  
West Yorkshire  
BD20 7EH

Year built?	2000-2009
Are the building(s) listed?	No
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Has the Premises been surveyed by an insurer in the last 5 years?	No
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## Manufacturers Combined

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#### Money

Estimated annual carryings (own)	£5,000
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## **Manufacturers Combined Statement of Fact Attaching to and forming part of the Renewal Schedule Important Information for you to know once the contract is in place**

### **Data Protection**

At NIG we are aware of the trust you place in us when you buy our products and our responsibility to protect your information.

Please ensure you have read our Privacy Statement, which is provided under separate cover and describes who we are, why we need to collect your information and how we will use it. We will also tell you who we share our information with and how we use it to improve the service we provide to our customers.

### **Employers' Liability Tracing Office (ELTO)**

We are also required to supply employers' liability insurance policy details to the Employers' Liability Tracing Office (ELTO). These details will be added onto the Employers' Liability Database (ELD), which will be managed by ELTO. This database will be accessible by any claimants and will assist claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK, to find the insurer that was providing employers' liability cover during their relevant period of employment and also to find the relevant employers' liability insurance policies.

### **Choice of Law**

You and we may choose which law will apply to this Policy. Unless both parties agree otherwise, English law will apply. We have supplied this Policy and other information to you in English and we will continue to communicate with you in English.