

Your Properties Policy

In choosing this product and Your level of cover, You have not received any personal recommendations from Intact Insurance.

This product meets the demands and needs of those businesses who wish to choose from a range of options which allows them to protect their assets and earnings and be indemnified for their legal liabilities to employees and the public.

This product allows You to choose the level of cover from a range of options and Your Schedule shows the cover You have selected. The choices You have made will depend on Your personal circumstances and You should check Your Statement of Fact, Schedule, Policy wording and, if applicable, Your Employers' Liability Certificate carefully to ensure You have the required cover.

In the event You change intermediary this Policy is non-transferrable and will need to be cancelled. A pro-rata return premium will be due for the unexpired period of cover (unless you have made a claim in the Period of Insurance). You may if you wish take out a new 12 month Policy via the new intermediary at the premium and terms available to them, this could be more or less expensive than Your cancelled Policy.

Statement of Fact

The following Statement of Fact forms part of Your insurance contract. It is a record of answers specifically provided to Us and also some assumptions We have made about You and Your Business.

PLEASE CHECK THE ADDITIONAL ASSUMPTIONS SECTION FOR DETAILS OF THE ASSUMPTIONS WE HAVE MADE.

IMPORTANT NOTICE CONCERNING YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK

Before Your Policy takes effect You have a duty to make a fair presentation of the risks to be insured under Your Policy.

Our acceptance of this risk is based on the information presented to Us prior to the commencement of the Policy, and at subsequent stages in respect of mid-term changes and renewal. Provided the on-line questions have been completed accurately and in good faith, and assumptions generated on the Statement of Fact checked, We will accept this as being a fair presentation of the risk.

The information recorded in this document has been material to Our assessment of:

1. Your eligibility for this insurance Policy
2. The terms and conditions to apply to Your Policy
3. Your insurance premium.

If You become aware that the information contained in this Statement of Fact, or the Schedule, is incorrect or incomplete You must notify Us

- **within 30 days of the date of the document in the case of quotations**
- **within 14 days of the date of the document in the case of a new policy, renewal or mid-term policy alteration.**

Economic, Financial or Trade Sanctions

Please be aware that We cannot provide insurance in circumstances where to do so would be in breach of any economic, financial or trade sanctions imposed by the European Union, the United Kingdom, the United Nations, the United States of America or any other prohibition or restriction imposed by law or regulation of the country of which this Policy is issued or would otherwise provide cover.

You declare that to the best of your knowledge and belief that:

- You are not beneficially owned (directly or indirectly) by a sanctioned entity, individual or body.
- You do not either directly or indirectly export or make available any goods and/or services to any individual or entity which is located in Afghanistan, Belarus, Cuba, Iran, Libya, North Korea, Russia, South Sudan, Syria, Ukraine, Venezuela and Yemen.
- Your Business is not involved in the export or making available goods and/or services which would require an export licence, without first obtaining such a licence which expressly includes the provision of insurance.
- If applicable to Your Policy any freeholders or leaseholders or investors in the Business are screened against all relevant sanctions lists with no positive results.

Properties Statement of Fact

Policy Number: RSAP9046291300

Your Details

Policyholder: Viamed Properties Ltd

Policyholder's Address: 15 Station Road, Cross Hills, Keighley, West Yorkshire BD20 7DT

Business: Property Owner

Your Policy Dates

Period of Insurance: From: 02/12/2025 To: 01/12/2026

Renewal Date: 02/12/2026

Statement Issue Date: 07/11/2025

Additional Assumptions

In addition to the details that you have provided We have also made the following assumptions. Please ensure you check that these assumptions are correct.

If these statements are not correct You must notify Us and We may withdraw or vary Our terms.

Assumptions about You and/or Your Business

Based on the knowledge of the proposer's senior management or anyone responsible for the proposer's insurance after making a reasonable search, no proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), either personally or in any business capacity has:

- been the subject of a county court judgement or equivalent which is currently on the register of judgments in respect of debt either as private individuals or in connection with any business
- been disqualified under the Company Directors Disqualification Act 1986 or any subsequent legislation

You do not hold any form of Asbestos licence and have not worked with Asbestos in the last 10 years or since You purchased the Premises, whichever is more recent.

Assumptions about Your Premises

The Building at these Premises is not a converted mill building in multi-tenure occupancy.

SOF308A - Residential Tenancy Requirements

The residential portions of the **Buildings** are occupied by a private individual(s) under an **Acceptable Tenancy** that has been entered into between **You** or an **Agent** and the **Tenant** and not between:

- A. **You** or an **Agent** and an organisation; or
- B. **You** or an **Agent** and any agent or agency acting on behalf of the **Tenant**

Acceptable Tenancy means either:

- i. an assured tenancy with an initial period of at least 6 months; or
- ii. an assured shorthold tenancy with an initial period of at least 6 months if the **Premises** are in England; or
- iii. an occupation contract with an initial period of at least 6 months if the **Premises** are in Wales; or
- iv. a short assured tenancy with an initial period of at least 6 months if the **Premises** are in Scotland; or
- v. a private residential tenancy if the **Premises** are in Scotland; or
- vi. a regulated tenancy agreement; or
- vii. a leasehold agreement with an initial period of at least 12 months; or
- viii. an Employee; or
- ix. a family member

For the purposes of this assumption:

Employee means any individual under a contract of service or apprenticeship with **You** or the **Tenant**

Statements about You

Based on the knowledge of the proposer's senior management or anyone responsible for the proposer's insurance after making a reasonable search, no proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), either personally or in any business capacity has:

- been declared bankrupt or insolvent or been the subject of bankruptcy proceedings either as private individuals or in connection with any business in the last five years
- been officers of any company that has been declared insolvent or had a receiver or liquidator appointed or entered into arrangements with creditors in accordance with the Insolvency Act 1986 or any equivalent or subsequent legislation in the last five years
- been convicted of any criminal offences which are not spent under the Rehabilitation of Offenders Act 1974 or any subsequent legislation or have any prosecutions pending other than motoring offences
- had a proposal for insurance refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed in the last five years

Statements about Your Business

- Your Business is: Limited Company
- The Business was established in 2007
- There have been no accidents, losses or claims since Your Business was established or in the last 5 years, whichever is most recent

Statements about Your Premises

Premises: 13 Station Road, Cross Hills, Keighley, West Yorkshire, United Kingdom BD20 7EH

- The Premises were purchased in 2020
- The Premises were built in 1900
- The Premises are built of brick, stone or concrete with slate, tiles, concrete, metal or asbestos roof
- The Premises does not have external cladding or external wall insulation
- The Premises have 1 concrete floors
- The Premises have 1 wooden floors
- The residential Premises is used as a Private Dwelling Only
- The Premises and adjacent property have not suffered any previous Damage caused by Subsidence, Landslip or Heave and show no signs of any Damage caused by Subsidence, Landslip or Heave
- The Premises have not suffered any previous Damage from flood in the last 10 years and there has been no history of flooding in the last 10 years within 50 metres of the Premises
- Property Type: House (Terraced)
- The Premises are not a listed building or subject to any preservation order
- The Premises are heated by the following heating types:

Type of Heating	Fuel Type
Radiators - Hot Water	Gas
- There is no sprinkler installation at these Premises
- 100% of the Premises is occupied



General Statements

You agree to accept Our usual form of Policy wording for this class of insurance which is available on request.

You agree that, if any information has been provided by Your Insurance Intermediary, such person shall, for that purpose, be regarded as Your agent and acting on Your behalf and not as Our agent.