

STATEMENT OF FACTS for Retail Shops

We are unable to provide a quotation for risks selling second hand goods of any description.

The quotation and any subsequently offered Insurance are subject to compliance with ALL of the following statements (except where otherwise agreed in writing by Insurers)

This Statement of Facts does not require signature by the Insured but will form the basis of any contract entered into with Insurers. A copy of this Statement of Facts must be given to the Insured.

An Insurance Company has never:

- cancelled one of your policies
- applied special terms when renewing your insurance
- refused to insure you
- refused to renew your insurance

You or any business partner or Director have never:

- been declared bankrupt, had a company go into liquidation, become insolvent or made arrangements with creditors
- been convicted, or have any prosecutions pending, in respect of any offence other than motoring offences
- been refused a Licence to sell Alcohol

The business

- does not involve servicing and/or repairs to customers goods
- does not involve manual work away from the premises other than Collection and Delivery
- does not involve manufacturing, wholesaling or warehousing
- is fully operational throughout the year

All the buildings in which your premises are situated are:

occupied solely by you for the purposes of the business other than domestic dwelling areas which may be occupied by salaried tenants, or by the Insured or the Insured's employees as private residential quarters entirely self contained and lockable.

Wholly built of brick, stone or concrete and roofed with tile, slate, metal or concrete on timber supports and the floors/stairs are of timber including subsequent extensions with any areas of Bitumised Mineral Felt on timber construction as agreed by Insurers

- not classified as "listed", unless stated as such in the quotation
- in a good state of repair and free from damage or defect of any kind and will be so maintained
- fully occupied throughout the year
- heated by fixed appliances
- free from and in an area free from Subsidence, Ground Heave, landslip or coastal or river erosion

in an area that is free from flooding and not near any rivers, streams or tidal waters

All external doors of the Premises occupied by the Insured and any internal doors which give access to any part of the Premises not occupied by the Insured must be fitted and secured with one of the following:

- a. a mortice deadlock with matching boxed striking plate or a rim lock, which in either case conforms to BS3621: 1980 Specification for Thief Resistant Locks
- b. a five (or more) lever close shackle padlock and locking bar
- c. in the case of aluminium or UPVC framed doors, an integral cylinder operated swingbolt mortice lock
- d. an alternative form of lock or locking system of at least similar quality and strength to BS3621: 1980 which is approved by Insurers in writing.

1. Any outward opening external doors of the Premises occupied by the Insured and internal doors which give access to any part of the Premises not occupied by the Insured must be fitted and secured with hinge bolts and the first closing leaf of any double leaf doors be fitted with internal flush or mortice rack bolts top and bottom in addition to the above requirements.

2. All accessible opening windows, fanlights and skylights including those accessible from decks, roofs, fire escapes or downpipes must be fitted and secured with key operated window locks except those opening windows protected by solid steel bars, grilles, expanded metal or welded mesh securely fixed to surrounding brickwork or masonry.

Notes:

i. Any door or window officially designated a fire exit by the Fire Authority will require consultation with the Fire Authority so that the interests of both safety and security can be met.

ii. The above measures comprise Insurers minimum security requirements.

Where additional protections are required by Insurers, or where Insurers agree to accept alternative security measures, Insurers will specifically advise the Insured in writing.