



redefining / standards

Date of issue
20 March 2024
Policy Number
AC LAN 4625178
Policy wording version
ACLD0897P-M

Your statement of fact

Commercial and Residential Landlords Insurance

► 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.
- This is a commercial insurance product intended for landlords who own and let their property as an investment or for rental income.
If you do not let your property or charge a rental income then this product will not be suitable for your requirements and you should tell us and your Insurance Adviser immediately. Your Insurance Adviser will be able to source a policy that is more suitable for your requirements.
- If the sums insured that you have selected are not adequate this will result in the amount that we pay you in the event of a claim being reduced.

Your details

The insured	Stratagem FP SSAS
Correspondence address	1 Park Lane Poynton Stockport United Kingdom SK12 1RD

Your broker's details

Name	WATERFRONT INS BRKS LTD (BN/ADV)
Agency number	4160680

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 adviser 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

Company status	Private Unlimited Company
Year business established	2007
Based on the knowledge of any senior management and anyone involved in arranging the 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:	
■ ever been charged with (but not yet tried) or convicted of any criminal offences excluding motoring offences and offences that are spent under the Rehabilitation of Offenders Act 1974 and subsequent amendments to that Act	
■ in the last 5 years been declared bankrupt or been the subject of bankruptcy proceedings, an Administrative Receivership, a Company or Partnership or Individual Voluntary Arrangement, a Debt Relief Order, an Administration Order, a Compulsory Liquidation, a Creditors' Voluntary Liquidation, a Winding Up Order or any equivalents in Scotland or Northern Ireland	
■ in the last 5 years had a policy voided, renewal declined, cancelled where a cancellation clause has been invoked or had special terms imposed by an insurer	
■ in the last 5 years had a county court judgment or Scottish equivalent awarded against them	

Claims

The claims details you have given to us are:

date of loss	property location	type of claim	total cost
28 October 2019	SK12 1RD	Accidental Damage	£150.00

About your property

Property 1 - 1 Park Lane, Poynton, Stockport, United Kingdom, SK12 1RD

Year built	1890
Date of purchase	05/04/2019
You are not aware of any previous flooding at the premises, whether or not it was insured and whether or not a claim was made	
The property or adjacent property has not suffered from, or does not show any visible signs of damage from subsidence, landslip or ground heave	
Listed building type	Not Listed
The property is of standard construction (walls built only of brick, stone or concrete and roofed only with slates, tiles or concrete)	
The property does not have external cladding/external wall insulation	
Number of storeys where floor construction is wood	1
Number of storeys where floor construction is concrete	1
Heating	Underfloor
Heating fuel type	Electricity
Heating	Radiators - Hot Water
Heating fuel type	Electricity

Claims and Underwriting Exchange register and 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 European Economic Area.

Sharing information and making checks

We also share your information and any subsequent claim information with other insurers, via the Claims and Underwriting Exchange Register run by Insurance Database Services (IDS) Ltd to check information and prevent fraudulent claims. When we process your request for insurance cover, we may search these registers. We may also make credit reference checks.

Declaration

Please read this declaration carefully. You should also show this declaration to anyone else who is covered by this insurance.

I/We have read the statement of fact (including the declaration) and any quote documents supplied.

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 contract, if any variation is required during the period of insurance and prior to each renewal.

I/We understand that AXA will pass the information on this document about any incident I/we may give details of to 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 adviser immediately if any details in this document have changed. We may need to change the terms and conditions for your quote or premium.