

## POLICY DOCUMENTATION

Ensure you check the following documentation carefully.

If there are any errors or omissions then contact our customer services department on **0844 902 9871** or alternatively e-mail us at [contactus@businesschoicedirect.co.uk](mailto:contactus@businesschoicedirect.co.uk).

**Name:** Express Lane Ltd (Mr Matthew Layne)  
**Address:** 164 London Road  
Bedford  
**Postcode:** MK42 0PS  
**Business:** Courier

**Date Business Established:** 23/11/2015  
**Number of Years' Experience:** 3  
**Number of Years' Claims Free:** 3  
**Trading Status:** Ltd Company

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**Policy Reference:** LAKX07PL01

**Effective Date:** 23/11/2015

**Date of Issue:** 23/11/2015

**Insurer:** Royal & Sun Alliance Insurance Plc and  
other insurers as defined in the Policy (Authorised Insurers)  
  
Royal & Sun Alliance – 50%  
AIG – 35%  
Covea – 15%

*This is an important document and you must read it in full.*

This Statement of Fact is a record of the information that you provided to Business Choice Direct Insurance Services.

Please read it carefully and keep it in a safe place, as it forms an important part of your contract of insurance with Royal & Sun Alliance Insurance Plc and other insurers as defined in the Policy (Authorised Insurers).

All material facts must be disclosed as your insurer has relied upon the information in this document to calculate premium and apply terms and conditions upon which insurance cover is offered.

**Warning – you must check all the information in this document and tell Business Choice Direct Insurance Services 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 your insurer is not liable to pay your claim(s).**

If any changes in circumstances arise during the period of insurance cover please provide full details to Business Choice Direct Insurance on **0844 902 9871**.

If you require a further copy of this Statement of Fact please contact Business Choice Direct Insurance Services.

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**Your Agent is:** Business Choice Direct Insurance Services

**Agency No:** OC140089

**Address:** Unit 21  
Basepoint Enterprise Centre  
Andersons Road, Southampton  
Hampshire

**Postcode:** SO14 5FE

**Telephone No:** 0844 902 9871

<b>INSURANCE POLICY DECLARATION</b>
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Have you or any principal/partner/director had any prosecution or summons under Health and Safety Legislation within the last 5 years? No

Have you or any principal/partner/director ever been convicted/charged or given an official police caution for any non-motor offence? No

Have you or any principal/partner/director ever been declared bankrupt or insolvent or been director/partner of a company that has gone in to liquidation, administration or insolvency? No

Are you or any principal/partner/director the subject of any CCJ's or Sheriff Court decrees? No

Have you or any principal/partner/director ever had insurance declined, cancelled, renewal refused, or special terms imposed? No

Does the trade or business involve the use of asbestos, chemicals or other substances harmful to health other than chemicals and substances that are normal for the trade? No

Do you do any work outside of England, Scotland, Wales or the Isle of Man? No

Do you undertake work in or on;

- Refineries, bulk storage or production premises in the oil, gas or chemical industries.
- Offshore structures and work underground or underwater.
- Aircraft, hovercraft, aerospace systems or watercraft (other than at docks, harbours, boatyards or inland waterways not involving the use of heat)
- Railways or airports.

No

**Additional Information Relating to Employers' Liability**

Are you exempt from providing an Employers Reference Number? Yes

Employer Reference Number

Do you have any Subsidiary companies that will be covered by the Employers Liability section of this policy? No

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## Claims Information

Have you had any claims or losses in the last 5 years?

No

## Legal Liabilities Section

Third Party Property Damage Excess  
Application of Heat Excess

£250  
£1000

### Cover

Public and Products Liability Limit Of Indemnity  
Products Liability Limit of Indemnity

£1,000,000  
£1,000,000

Employers Liability Limit Of Indemnity

£10,000,000

Number of employees: (manual only, excl Directors)  
(clerical only, excl Directors)

5  
0

Number of principals/partners/directors (manual only)  
Number of principals/partners/directors (clerical only)

0  
1

Working partners extension?

No

Number of persons who use fixed wood working machinery?

0

Do you use temporary employees?  
Number of temporary employee days

No  
0

Do you need cover for work experience employees?  
Number of work experience days

No  
0

**Business Contents Section**

Not Insured

**Contractors All Risks Section**

Not Insured

**Business Legal Expenses Section**

Not Insured

**Policy Endorsements**

In respect of your **Courier** insurance policy, the following endorsements will apply;

- 1 Bona Fide Sub-Contractors Warranty**
- 28 USA and Canada Products Exclusion**
- 35 Products Exclusion (Applicable to Section C)**
- 122 Courier vehicles in Excess of 7.5 Tonne Exclusion**

**Refer to Policy Wording for full endorsement description.**

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## What to do if You have a Complaint

If You have a Complaint which relates to either Your Policy or to a claim which You have submitted under Your policy then please raise this in the first instance with Your broker who will aim to resolve Your concerns by close of the next Business day.

If Your broker is unable to deal with Your concerns the matter will be forwarded onto Your Insurer via Your Insurance provider, who is:-

Business Choice Direct Insurance Services

Unit 21-22 Basepoint Business Centre

Andersons Road

Southampton

SO14 5FE

08449 029 9871

Whilst reviewing Your complaint Your Insurer will:

1. Acknowledge Your complaint promptly
2. Investigate Your complaint quickly and thoroughly
3. Keep You informed of the progress of Your complaint
4. Do everything possible to resolve Your complaint

Your Insurer is obliged to provide You with a written offer of resolution within 8 weeks of the date Your complaint was received.

If You are unhappy with the final decision made by Your Insurer, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints.

The FOS can be contacted at the following address:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London E14 9SR

Telephone: 0800 0234567 (for landline users)

Telephone: 0300 1239123 (for mobile users)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You have six months from the date of the final response from Your Insurer to refer Your complaint(s) to the FOS. This does not affect Your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.



BANK OF ENGLAND  
PRUDENTIAL REGULATION  
AUTHORITY

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## **Data Protection**

We may use the details you have given us to search credit reference agencies who may keep a record of the search to support the development of our business by including your details in customer surveys and for market research and compliance business reviews.

We share your details with those companies who are underwriting your policy with approved organisations for fraud prevention purposes and with companies where we are legally obliged to do so.

We may also share your details with third parties so that we may tell you of products and services which we think may interest you by telephone email or post. If you do not want to know about these products or services please write to Business Choice Direct Insurance Services.

Under the Data Protection Act We can only discuss the details given with you, if you would like anyone else to act on your behalf please let us know. Your details will not be kept longer than is necessary. Under the terms of the Data Protection Act 1998 you are entitled to a copy of all the information Business Choice Direct Insurance Services holds about you.

Your personal details may be transferred to countries outside the EEA They will at all times be held securely and handled with the utmost care in accordance with all principles of UK law.

## **Making a Claim**

To make a claim follow the instructions provided in the Conditions Precedent - Claims Procedure. To register a claim you should first contact Business Choice Direct Insurance Services on **0844 902 9871**.

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## Liability Insurance Schedule

**Policyholder:** Express Lane Ltd (Mr Matthew Layne)

**Address:** 164 London Road  
Bedford

**Postcode:** MK42 0PS

**Business:** Courier

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**Client Ref:** LAKX07PL01

**Effective Date:** 23/11/2015

**Renewal Date:** 23/11/2016

**Date of Issue:** 23/11/2015

**Premium:** £353.55

**Inclusive of 9.50% IPT:** £30.67

**Insurer:** Royal & Sun Alliance Insurance Plc  
and other insurers as defined in the  
Policy (Authorised Insurers)

Royal & Sun Alliance – 50%  
AIG – 35%  
Covea – 15%

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**Your Agent is:** Business Choice Direct

**Agency No:** OIMCC140089

**Address:** Unit 21  
Basepoint Enterprise Centre  
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Hampshire

**Postcode:** SO14 5FE

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### *Notice to Policyholder*

#### **Financial Services Compensation Scheme**

The Underwriters are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. Such claims are protected for 90% without any upper limit. For compulsory classes of insurance the claim will be met in full. Further information about the compensation scheme is available from FSCS. Information can be obtained on request, or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

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## Legal Liabilities Section

Third Party Property Damage Excess £250  
Use of Heat Excess £1000

<b>Cover</b>	<b>Indemnity Limit</b>
Public Liability	£1,000,000
Products Liability	£1,000,000
Employers Liability	£10,000,000
Temporary Employees Cover:	Not Insured
Work Experience Cover:	Not Insured
Working Partners Extension:	Not Insured

## Business Contents Section

Not Insured

## Contractors All Risks Section

Not Insured

## Business Legal Expenses Section

Not Insured

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## **Policy Endorsements**

In respect of your **Courier** insurance policy the following endorsements will apply;

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