

# B Portwood & Co Ltd

## Insurance Brokers

145 Newgate Street, Bishop Auckland, Co Durham. DL14 7EN Tel: 01388 607105 Email: [bishop@portwood.co.uk](mailto:bishop@portwood.co.uk) Website [www.portwood.co.uk/sagic/](http://www.portwood.co.uk/sagic/) Registered in England and Wales 0785468: Authorised and Regulated by the Financial Conduct Authority (Reg. No: 300694)



# SAGIC

Insurance that changes lives

Faith House, 23-24 Lovat Lane. London EC3R 8EB Email: [enquiries@sagic.co.uk](mailto:enquiries@sagic.co.uk) Website [www.sagic.co.uk](http://www.sagic.co.uk) Registered in England and Wales 101071: Authorised and Regulated by the Financial Conduct Authority (Reg. No. 202327)

### ABOUT YOUR STATEMENT OF FACT

This is a Statement of Fact showing the information provided to B Portwood & Co Ltd and SAGIC and should be read together with the policy and schedule as one contract. By accepting this insurance you are confirming that all the relevant information has been fully disclosed without contradiction and that full and true answers have been given to the questions. If you have not given full and true answers to all the questions asked on the Statement of Fact, your insurance may not protect you in the event of a claim.

### WHAT YOU NEED TO DO

- \* Please read all documents carefully
- \* If any of the information contained with the enclosed documents is incorrect, please advise us immediately. Any delay in advising an error could seriously affect the policy cover provided to you.
- \* Correct values at risk must be advised to us. If the sums insured that you require are not adequate this may result in the amount that we pay you in the event of a claim being reduced
- \* If all the information contained in these documents are correct you should print and retain this Statement of Fact with the policy schedule
- \* Carefully read the Claims and Underwriting Exchange Register information and the Data Protection Notice

### STATEMENT OF FACTS

|  |                 |
|--|-----------------|
| Insurance Company                          | SAGIC Limited   |
| Statement Dated                            | 13 / 11 / 2014  |
| Policy Reference                           | SAGNKP13134155R |
| Risk premium (Inc IPT)                     | £466.18         |
| Policy Fee                                 | £0.00           |
| Total Quoted premium (Inc IPT and any fee) | £466.18         |

### PERSONAL DETAILS

|                  |               |
|------------------|---------------|
| Name of Proposer | Mr Test Quote |
|------------------|---------------|

### CONTACT DETAILS

|                       |  |
|-----------------------|--|
| First Line of Address | 123 Any Street   |
| Post Town             | ANY TOWN   |
| Postcode              | NE1 1OR  |
| Country               | United Kingdom   |
| Telephone Number      | 0123456789   |
| E-mail address        | <a href="mailto:john.portwood@portwood.co.uk">john.portwood@portwood.co.uk</a> |

### PERSONAL HISTORY

#### Have you or any person living with you at the same address

|   |    |
|---|----|
| had insurance declined, cancelled or special conditions imposed by any insurer? | No |
|---|----|

#### On ANY of the properties to be insured

|  |    |
|--|----|
| suffered any losses in respect of subsidence, landslip or heave? | No |
|--|----|

|  |    |
|--|----|
| suffered any losses in respect of flood? | No |
|--|----|

In the past three years ( whether covered by insurance or not) on ANY of the properties to be insured:

|                                 |    |
|---------------------------------|----|
| had any claim exceeding £5,000? | No |
|---------------------------------|----|

|   |    |
|---|----|
| had two or more claims in the last 12 months? | No |
|---|----|

|                           |    |
|---------------------------|----|
| had three or more claims? | No |
|---------------------------|----|

|                           |    |
|---------------------------|----|
| had any liability claims? | No |
|---------------------------|----|

### CLAIM DETAILS

|                       | Number of claims | Total Costs |
|-----------------------|------------------|-------------|
| In the last 12 months | 1                | £1,500.00   |
| 1 to 2 years ago      | 3                | £1,800.00   |
| 2 to 3 years ago      | 2                | £4,200.00   |

Been convicted of, charged with or cautioned about any criminal acts other than motoring offences?

No

Any unsatisfied County Court Judgements?

No

Been declared Bankrupt?

No

An occupation listed in the 'refer' category?

I am not in an unacceptable Occupation

### ARE ANY OF THE PROPERTIES TO BE INSURED

|   |     |
|---|-----|
| Are ALL the properties Built of brick/ stone and roofed with slate/ tiles or felt/ bitumen? | Yes |
|---|-----|

|   |    |
|---|----|
| built before 1851 and/ or is a listed building? | No |
|---|----|

|                             |    |
|-----------------------------|----|
| used for business purposes? | No |
|-----------------------------|----|

|   |    |
|---|----|
| form part of or connected to business premises? | No |
|---|----|

|   |    |
|---|----|
| in an area especially exposed to storm? | No |
|---|----|

|   |    |
|---|----|
| in an area especially exposed to flood? | No |
|---|----|

|   |    |
|---|----|
| In an area especially exposed to subsidence or landslip | No |
|---|----|

|                          |    |
|--------------------------|----|
| A mobile or leisure home | No |
|--------------------------|----|

### SUBSIDENCE DETAILS

### FLOOD DETAILS

**ALL CLAIMS (Whether covered by insurance or not in the last three years)**  
Even if the claims history falls within acceptable parameters we still need dates, amounts and circumstances. Please also advise any measures taken to reduce the chance of such claims happening in the future.

**ADDITIONAL DETAILS PROVIDED**

**SCHEDULE OF PROPERTY TO BE COVERED**

| Address                              | Postcode | Buildings   | Contents | Interested Party |
|--------------------------------------|----------|-------------|----------|------------------|
| 1 The High Street Anytown Any County | DH8 9HD  | £125,000.00 | £0.00    | None             |
| 3 The High Street Anytown Any County | NE8 4DP  | £125,000.00 | £0.00    | None             |
| 5 The High Street Anytown Any County | TS19 7AW | £125,000.00 | £0.00    | Someone          |

**COVER AND PORTFOLIO DESCRIPTION**

|   |         |
|---|---------|
| What excess is required for buildings section?            | £250.00 |
| What excess is required for contents section?             | £250.00 |
| Do you require accidental damage for buildings/ contents? | No      |

**FLAT ROOFS**

|   |   |
|---|---|
| How many properties have a flat roof 25% or less of the area? | 1 |
| How many properties have a flat roof 25% to 50% of the area?  | 2 |

**TENANTS**

|   |   |
|---|---|
| How many properties are let to tenants with a tenancy agreement between landlord and tenant?    | 1 |
| How many properties are let to the council/ housing association who have control of the tenant? | 1 |
| How many properties are occupied by asylum seekers?   | 1 |

**COMMENCEMENT DETAILS**

|   |             |
|---|-------------|
| When do you want cover to start (cover cannot be backdated) or commence more than 30 days time. | 14/11/ 2014 |
|---|-------------|

**IMPORTANT NOTICE**

If your ownership is wholly or mainly unrelated to your business trade or profession and you are an individual(s) read the section entitled 'MISREPRESENTATIONS' otherwise read the section entitled 'IMPORTANT - DISCLOSURE OF MATERIAL FACT'

**IMPORTANT - DISCLOSURE OF MATERIAL FACT**

All material facts known to you must be disclosed. A material fact is one that would be likely to influence an Insurer in the assessment and acceptance of the proposal. Should you have any doubts as to whether a fact is material, it should be disclosed for your own protection, as failure to disclose such facts may invalidate the policy. You are recommended to keep your own records (including copies of letter, e-mails, etc) of all information supplied by us in arranging and administering this insurance. A listing of your complete statement of fact is shown above.

**MISREPRESENTATIONS**

May we remind you that under the The Consumer Insurance (Disclosure and Representation) Act 2012, the making of a deliberate or reckless misrepresentation may result in the insurer avoiding the policy, refusing to pay any claims and confiscating your premium. A deliberate or reckless misrepresentation is one made if you knew or did not care it was untrue or misleading and you knew or did not care that it was relevant to the insurer.

**CLAIMS AND UNDERWRITING EXCHANGE REGISTER**

Insurers may pass information to the Claims and Underwriting Exchange run by Insurance Database Services Limited (IDS Ltd). The aim is to help the insurers check information provided and also to prevent fraudulent claims. When we deal with your request for insurance we may search the register. When you tell us about an incident (such as fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register. You can ask us for more information about this.  
**You should show this notice to anyone who has an interest in property insured under this policy**

**DECLARATION**

I/We declare that to the best of My/Our belief, all particulars given on and in completion with this proposal are correct and complete. Where this form has been completed on My/ Our behalf, I/ We have checked the answers and information stated. I/We agree that this proposal is for insurance in the normal terms and conditions of the Insurer's policy and shall be incorporated in and form the basis of the contract between Me/ Us and SAGIC and other authorised insurers. I/We have read and understood the preconditions and I/ We declare that we are able to comply with each of the points made.

**DATA PROTECTION**

For Data Protection act purposes, your personal data will be held and processed for insurance administration. For this purpose the information may also be passed to selected third parties, including other insurers, credit reference agencies and reinsurers. By entering into this contract of insurance, your insurance adviser who arranged this contract of insurance on your behalf has confirmed your authority to disclose your personal data and to consent on your behalf to the processing of that data by B Portwood & Co Ltd and SAGIC. You have a right to access (subject to limited exemptions) and if necessary rectify the information that we hold. Insurers pass information to the claims and underwriting exchange register and the motor insurance anti-fraud and theft register. These registers have been established to check the information provided and also to reduce fraudulent claims. These registers may be searched when dealing with any request for insurance. Under the conditions of the policy, all incidents must be declared whether or not they may result in a claim. This information may be passed to the registers.