



Square Pegs Business Insurance

Statement of Fact

Square Pegs is a trading name of Castel Underwriting Agencies Ltd (company no. 07774336). Incorporated in England and Wales, with our registered office situated at Gracechurch Street, London EC3V 0BT. Authorised and regulated by the Financial Conduct Authority.

Chaucer Insurance Company DAC is registered in Ireland (company registration no. 587682), with its registered office at 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, and is regulated by the Central Bank of Ireland. Chaucer Insurance Company Designated Activity Company UK Branch is a branch of Chaucer Insurance Company Designated Activity Company registered in England and Wales (branch registration no. BR019729), with its registered branch address at Plantation Place, 30 Fenchurch Street, London EC3M 3AD. The branch is authorised by the Central Bank of Ireland, and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request.

This Statement of Fact is a form of record recording the statements made and information given by you or on your behalf in connection with this insurance and which constitutes the basis of the insurance contract. Any alteration or amendment must be notified to us as soon as possible. Your attention is drawn to General Condition 4 of the policy wording, which requires that you make a Fair Presentation of the risk. Failure to do so could mean that your policy does not protect you fully or at all.

Legal status:	Limited Company
Insured - Company name:	Peace of Mind Home Help Ltd
Insured - Individual / first partner name:	Not applicable
Additional insured / partner names if applicable:	
Trading name:	Not applicable
Address:	37 Perth Close Christchurch BH23 2EJ GB
Trade or business:	Domestic Home Help
Date of issue:	05/02/2020
Period of insurance - Commencement date:	05/02/2020
Period of insurance - Expiry date:	04/02/2021
Insurer (other than Commercial Legal Expenses):	Chaucer Insurance Company DAC
Binding Authority Unique Market Reference (other than Commercial Legal Expenses):	B4060AA00000000001
Policy type:	Business Insurance
Policy booklet reference:	SqPBIP_V02_09_19
Broker:	Moorhouse Group Limited
Broker's reference:	
Policy number:	SQP000585

Territories worked in or exported to (Percentage of activities / turnover):

UK:	100%
EU:	0%
USA or Canada:	0%
Rest of the World:	0%

Declaration:

Has the Proposer:

had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending relating to Fraud or Theft ?	No
had any other convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending?	No
been convicted of, charged (but not yet tried) with or officially cautioned for a breach of any Health and Safety or Welfare or Environmental Protection legislation?	No
been served with a prohibition or improvement order under health and safety legislation?	No
been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings?	No
been the owner or director of, or partner in, any business, company or partnership had a county court judgement awarded against them?	No
been disqualified from holding company directorship ?	No
been the subject of a recovery action by Customs and Excise or the Inland Revenue ?	No
had an insurance cancelled ?	No
had a renewal refused ?	No

Claims or incidents which might give rise to a claim within the last 5 years: None

Public Liability trade / activity details:

Trade or activity

Sector:	Personal Services
Description:	Domestic Home Help
Own turnover or BFSC payment:	Own turnover
Amount for this activity:	£70,000
Business type:	Care work

Employers Liability trades / activity details:

Description:	Clerical
Sector:	Clerical, Sales, Non-Manual
Director or proprietor payments:	£0
PAYE employee payments:	£0

Labour Only Subcontractor payments:	£0
Volunteers (number of people):	0

Manual Trade or Employment Activity

Description:	Domestic Home Help
Sector:	Personal Services
Director or proprietor payments:	£9,000
PAYE employee payments:	£41,000
Labour Only Subcontractor payments:	£0
Volunteers (number of people):	0
Tools or equipment used:	No tools or industrial equipment are used regularly
Working on / handling:	None - (Not working on machinery, plant, vehicles, components, electricity or electronics)
Height Work:	Not working at height
High Risk Locations worked at:	Not applicable (Not working away or contracting)
Chemicals or Hazardous Materials used / handled:	
	None (No spray paints, solvents, industrial / agri chemicals used - No asbestos removed)
Other:	None (Not exposed to crime (e.g. bailiffs / security), not nursing or medical & not working with animals)

Employers Reference Numbers (ERN) if applicable:

Insured - Company:	Peace of Mind Home Help Ltd
Insured - Individual:	
ERN Exempt?	No
ERN:	120/001122

Notices:

Employers' Liability Tracing Office

The insurance industry has formed an independent body called the Employers' Liability Tracing Office (ELTO) to help potential claimants find their employers' liability insurer when they have suffered injury or disease. By collating information on employers' liability insurance policies in a central database, ELTO will improve the effectiveness of finding the correct employers' liability insurer in the event of a claim.

If you have employers' liability insurance, we, on behalf of your insurer, will need to request some additional information from you. This information will then be published on to the ELTO website, which can be accessed by the public.

All employers are given a unique Employer Reference Number (ERN) by HM Revenue and Customs (HMRC) when they register as an employer. This reference is sometimes also referred to as the Employers PAYE reference. It usually takes the form of a 3 digit HMRC office number followed by a reference number unique to your business. It appears on most correspondence you receive from HMRC (including your welcome pack from them) and is also used on any P60s and P45s that are issued to your employees.

You will also be asked for full details of any subsidiary companies or other employers covered by your employers' liability policy.

If you don't have your ERN to hand when you take out your employers' liability policy, don't worry. We will contact you via your insurance broker to request the information.

Complaints

Enquiries

If you have any enquiry about this insurance please contact your insurance broker or agent who arranged the policy for you.

Complaints

Our aim is to get it right, first time, every time. If We make a mistake, We will try to put it right promptly. If The Insured is unhappy with the service that has been provided, The Insured should contact Us at the address below.

We will always confirm to The Insured, within 5 working days, that We have received The Insured's complaint. Within four weeks The Insured will receive either a final response or an explanation of why the complaint is not yet resolved, plus an indication of when a final response will be provided. Within eight weeks The Insured will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided. After eight weeks, if The Insured is not satisfied with the delay, The Insured may refer their complaint to the Financial Ombudsman Service in the UK or the Financial Services and Pensions Ombudsman in the Republic of Ireland (see details below).

Chaucer Insurance Company Designated Activity Company

38 & 39 Baggot Street Lower

Dublin 2

Ireland

DO2 T938

Email: complianceenquiries@chaucerplc.com

After this action, if you are still not satisfied with the way a complaint has been dealt with, your complaint may also be referred to the Financial Ombudsman Service. The address is:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

www.financial-ombudsman.org.uk

Telephone: 0800 023 4567 / 300 1239123

Fax: 020 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

or:

Financial Services and Pensions Ombudsman

Lincoln House, Lincoln Place

Dublin 2

DO2 VH29

<https://www.fspo.ie/>

The Financial Ombudsman Service is an independent service in the UK for setting disputes between consumers and businesses providing financial services. The Financial Services and Pensions Ombudsman is an independent service in the Republic of Ireland for setting disputes between consumers and businesses providing financial services and pensions.

Following the complaints procedure does not affect The Insured's right to take legal proceedings.

Privacy and Data Protection

1. Data Protection

We are committed to protecting and respecting The Insured's privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which We process their personal data, for more information please visit www.castelmga.com

2. How We Use The Insured's Personal Data and Who We Share it With

We may use the personal data We hold about The Insured for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), research or statistical purposes. We will also use The Insured's data to safeguard against fraud and money laundering and to meet Our general legal or regulatory obligations.

3. Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by Us for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for Us to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in Our notice.

4. Disclosure of The Insured's Personal Data

We may disclose The Insured's personal data to third parties involved in providing products or services to Us, or to service providers who perform services on Our behalf. These may include, where necessary, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

5. The Insured's Rights

The Insured have the right to ask Us not to process their data for marketing purposes, to see a copy of the personal information We hold about The Insured, to have their data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask Us to provide a copy of their data to any controller and to lodge a complaint with the local data protection authority.

6. Retention

The Insured's data will not be retained for longer than is necessary and will be managed in accordance with Our data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or our business relationship with The Insured, unless We are required to retain the data for a longer period due to business, legal or regulatory requirements.

If The Insured has any questions concerning Our use of their personal data, please contact The Data Protection Officer, please see website for full address details.

Claims Procedure (other than Commercial Legal Expenses)

If any incident or accident occurs which might result in a claim you must immediately contact us using the contact details in the Claims Procedures and Conditions section towards the end of the policy. Here you'll find full details of how to make a claim and the steps you must follow.

Please note that the Commercial Legal Expenses section of this policy has its own claims notification procedures. You find these in the section called How To Make a Claim in the Commercial Legal Expenses section.

If you have any doubts or need help concerning an incident, accident or potential claim, you can also contact your insurance broker or adviser who will be able to provide assistance.

Claims Contact Details (other than Commercial Legal Expenses)

Please notify any claim, event, occurrence, prosecution, inquest or inquiry which may result in a claim to The Insurer's nominated claims handlers, using these contact details:

**Broadspire
249 Midsummer Boulevard
Central Milton Keynes
MK9 1YA**

**Email: spegsclaims@broadspiretpa.co.uk
Telephone: 01908 300454**

For details of Commercial Legal Expenses Telephone Helplines and how to make a legal expenses claim, please refer to the policy wording.