

Drug Free Powerlifting Ltd T/A BDFPA
20 Haddington Close
Wendover
Aylesbury
HP22 5QB

New Business Pack

Dear Policyholder,

Thank you for purchasing your Small Business & Consultants Liability via constructaquote.com.

At constructaquote.com **honesty is our best policy**, that's why you will find everything in this document pack **clear** and **straight forward** to understand. But if you do require any further assistance please do not hesitate in calling one of our **helpful** and **caring** team members on 08081 686868.

What's enclosed in your pack?

- Statement of Fact
- Policy Invoice
- **Policy Schedule including any other insurer documentation will be sent separately**
- Essential information regarding your policy and our agreement with you can be found on our website:
 - Policy Wording and Summary can be found at www.constructaquote.com/documents
 - Terms and Conditions can be found at www.constructaquote.com/terms-of-business
 - Privacy notice can be found at <https://www.constructaquote.com/privacy-notice/>
 - A list of products and insurers available can be found at <https://www.constructaquote.com/product>
 - Automatic Renewal – you have given consent to automatically renew your policy – you can change this at any time by contacting us.

Alternatively, please contact us on the number below and we will be happy to provide you with copies via post and/or email

If you have opted to pay our instalment facility and not yet supplied your bank detail, as instructed by our operator, any outstanding balance will be automatically debited from your credit or debit card 24 hours from the date you accept cover.

Yours sincerely

constructaquote.com

POLICY INVOICE

Insured Name: **Drug Free Powerlifting Ltd T/A BDFPA**

Business: **Organisation of Drug Free Power Lifting Competitions**

Postal Address: **20 Haddington Close
Wendover
Aylesbury
HP22 5QB**

Insurer: **Square Pegs**

Reference **SQPSB1000141**

Section	Premium Breakdown	Limit of Indemnity
Public Liability	£560.00	£5,000,000
Employers Liability	£371.00	£10,000,000

Total Premium	
Gross Premium	£831.25
Insurance Premium Tax	£99.75
Administration Fee	£0.00
Total Amount	£931.00

This policy has been offered on the basis that the insurer offers a comparative premium whilst meeting the level of cover you requested. The policy has been offered based on the information you provided and the benefits you have told us are important to you. We have provided you with the key information to enable you to make a decision on suitability; however we have not provided any personal recommendations.

Cover Exclusions and Conditions

The policy summary, found www.constructaquote.com/documents covers the Key Facts about your insurance, including Key Exclusions, Excesses, Limitations and conditions. Please take the time to read these as they may impact on your ability to make a claim.

Important information – Most policies contain certain conditions, sometimes called warranties or subjectivities. All warranties will become “suspensive conditions”. This means that cover is suspended for the period during which the warranty is not complied with and means that an insurer will be liable for losses that take place after a breach of warranty has been remedied, assuming that a remedy is possible. **Failure to comply with a condition of your policy can result in a claim not being paid, or only part paid.**

In particular, we would like to draw your attention to the following:

Policy Excess

£250

Policy Endorsements (see Policy Schedule)

SQP16 Absolute Coronavirus Exclusion

Notwithstanding any other provision of this policy, no cover is provided under the Public and Products Liability Sections for any claim, loss, liability, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This exclusion also applies to any claim, loss, liability, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

1. any fear or threat (whether actual or perceived) of; or
 2. any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of; coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.
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NOTICE TO POLICYHOLDER

Important changes to Employers Liability Regulations

From 01st April 2011 it became necessary for policyholders to supply their ERN (Employers' Reference Number) when taking Employers Liability Insurance.

What is an Employer Reference Number?

An ERN is given to every business that registers with HM Revenue and Customs as an employer. It is a unique set of letters and numbers used by the taxman and others to identify your firm. It is often referred to on tax forms as an employer PAYE reference.

You will be able to find your ERN on correspondence from HMRC relating to PAYE. It will also appear on any P45s or P60s for previous or current employees of which you have copies.

If you do not have any record of your ERN it may be that you are not registered as an employer. If this is the case, but you are employing or intend to employ someone, it is vital that you register as a matter of urgency.

Why?

ELTO – Employers' Liability Tracing Office is creating a database, ELD - Employers' Liability Database, to meet its obligations in helping those who have suffered injury or disease in the workplace, this database will help identify the relevant insurer quickly and efficiently.

How does this affect me?

From April 2011 you will be asked to supply your ERN Number if you have Employers Liability Insurance. If you are a Limited company, you will also be asked for information for any subsidiary companies you have.

If you do not have this information to hand, you can still renew your policy at this moment in time, however from April 2012 you will not be able to accept a new policy or a renewal of any policy that includes Employers Liability insurance without your ERN number.

Would you like to update us now?

You can supply us with your ERN number now. You can do this by:

Completing the pro forma below and return to:

Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU Email us with the information below at sales@constructaquote.com

Company Name _____
Post Code _____
Policy Number _____
Employers' Reference Number _____

Fraud Act 2006 – Important Notice

You should not provide an answer which you know or believe might be untrue or fail to disclose additional relevant information in response to the questions or declaration contained in this form. Failure to do so may be a criminal offence punishable on conviction with up to 10 years imprisonment and/or a fine.

Data Protection Notice and Privacy Notice

How will we use the information you give us

We will only use your information on the basis that it is necessary to administer your insurance contract or help you make a claim. Where we need to pass information to other firms, it will only be for that purpose. These firms will be insurers, other insurance brokers, price comparison sites and firms handling claims. It includes finance providers and firms that process or administer our records.

To help assess your insurance application, maintain Insurance industry database records and to help prevent fraud and money laundering, your details will be submitted to fraud prevention agencies and other organisations where your records may be searched.

We may also conduct a search with a credit reference agency to assist us in providing a quote and to check which payment options we can make available to you. A copy of this search may be left on your credit file but will not affect your credit score.

All personal information is treated confidentially and is safely stored on our computer servers, with security systems preventing unauthorised access.

Please note: We will only disclose any information to you. If you would like someone else to deal with your quotation or policy on your behalf please ensure you notify us.

We will also disclose your information in the following exceptional cases permitted by law:

- ✓ Where we are legally forced to;
- ✓ Where there is a duty to the public to disclose information;
- ✓ Where you have given permission to disclose information;
- ✓ Where we have to protect our interest.

If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies.

What type of personal information do we need?

- ✓ We may need personal details which might include your name and postal address, date of birth, telephone number, email address, credit / debit card details and bank details. This may include details of members of your family, lifestyle, finances, business or education.
- ✓ We will only collect what is necessary and will only keep it for as long as we are required to do so in line with our data retention policy. You can ask us for a copy.

What other types of information may we need (sensitive)?

- ✓ We might also need details of criminal convictions.
- ✓ We will only collect what is necessary and protect it with appropriate security measures.
- ✓ Under certain circumstances we may also need to obtain information about Race or Origin, Gender, Religion, Health, Politics, Genetics, Trade Union Membership or Sexual Orientation.
- ✓ Please ensure that you only provide us with sensitive information about other people with their agreement.

How do we obtain your information?

constructaquote.com is a trading title of Moorhouse Group Limited Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU.
Registered in England and Wales number 03825233

Moorhouse Group Limited is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 308035
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- ✓ We may gather it from information you submit to a website, by telephone, face to face or by email.
- ✓ We may receive it from insurers, other insurance brokers, price comparison sites and firms handling claims. It includes finance providers and firms that process or store our records. We may also receive your information from an introducer appointed representative or an external data company.
- ✓ Website usage information is collected using cookies, more information about this can be found below.

What are my legal rights

You can obtain a copy of your personal information from us without charge by contacting us at the address below. This may include the right to transfer information to other providers.

Compliance Department, Moorhouse Group Ltd, Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU

Or

Email: compliance@constructaquote.com

Please quote your name, postal address and email address along with the details of your requirement. In order to confirm your identity and before providing you with details of any personal information we may hold about you, you may be required to provide two forms of identification such as a copy of a passport or driving licence and a copy of a utility bill to confirm address.

- ✓ You have the right to ask us to correct information.
- ✓ You have the right to ask us to delete your information or stop using it, unless it is necessary for us to retain it for insurance or financial purposes as set out in our data retention policy.
- ✓ You may have the right to object if decisions about you are made solely by a computer.
- ✓ You have the right to complain to the Information Commissioner at www.ico.org.uk, Tel: 0303 123 11132

A full copy of our privacy notice is available <https://www.constructaquote.com/privacy-notice/>

This Commercial Insurance Policy will provide you with the cover you selected to insure against unforeseen and unexpected events.

Please ensure you check all of the information given, especially the Statement of Fact because failure to disclose any information could result in all or part of a claim not being paid, or the policy being cancelled.