



### **Fair Presentation**

It is important that you tell us everything about you in good faith and what you want to insure, including any specific concerns that led you to seek cover. To do this you need to answer all questions we ask you accurately and to the best of your knowledge and ability by making specific enquiries of partners, directors and senior management involved in the business and its subsidiaries. You must tell us of anything that may be relevant or important for insurers to know so that they can make decisions on whether to offer cover, the type of cover to offer the terms to be applied and the required premium. If you don't do this and a relevant piece of information is missed then you may not be covered correctly, your insurance may be invalid, or you may be charged a higher premium. If you are in any doubt/not sure then just tell us. For example, you should inform us of any different, special or any unusual aspects of your business activities in comparison to what would be considered 'typical' in the market place for your trade, business or profession.

In addition to the information below, you have confirmed the following:

- You and any Employees carrying out each of the activities or therapies listed is appropriately qualified (or on an approved training course leading to a recognised qualification).

### **Eligibility Statement**

- You are a Partner or Director of a firm for which cover is required
- You have not had insurance cancelled or special terms imposed on your insurances.
- You have not had insurance refused or declined
- Within the last 5 years you have not made any claims (including legal expenses) or suffered any losses relating to this type of insurance
- Other than claims already notified to us you are not aware of any circumstances which may give rise to a claim against you
- You have not been convicted or charged with (but not yet tried) or given an official police caution in respect of any offence other than a motoring offence.
- You have not been made bankrupt, insolvent or liquidated.
- You have not been served with any county court judgements or other similar judgements in relation to debt.
- You have not been disqualified from being a Company Director.
- You have not, within the last 5 years, been prosecuted or served prohibition or improvement order under Health and Safety legislation
- You do not work outside of the UK

### **Declaration**

This quote has been agreed on the basis that a fair presentation of the risk has been made and the following facts are accurate to the best of Your knowledge and belief. If You are proposing for cover on behalf of a business, which is a company or partnership, then the declarations extend also to any director or partner of that business. If the information in the attached Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.