

Policy Number: IP26ATRAD00028209300

This Statement of Facts was issued on	10/03/2026 10:55:20
Your iprism reference is	0003GBAF
Your Policy Number is	074682/2016/00092234
Your insurance is effective from	10/03/2026 10:55:11

Your Insurance Broker's Details

Broker Name	Worldin Holding Ltd T/As eCOVERS Insurance Broker
Broker Telephone Number	075707 53160
Broker Address	275 High Road Leyton London E10 5QN
Iprism Agency Reference	AWOR0004

Statement of Facts

This is a record of the statements that You have made and/or information You have given Us when applying for this insurance, including the information Your insurance broker has entered into systems or advised in the course of a telephone conversation or otherwise to create this Statement of Facts.

The Statement of Facts presents all the details which We consider to be material to Your risk. Please check that the information shown in the Statement of Facts accurately and fully reflects the information provided to Us.

The Insurers have used the information presented in this Statement of Facts to determine the terms on which they are prepared to provide the insurance, the premium they require for this Policy and which will be used to determine whether to pay any claim. It is extremely important that You check this Statement of Facts with great care to ensure the details accurately portray a fair presentation of the risk to the best of Your knowledge and belief. If You don't, Your Policy may be cancelled, treated as if it never existed, and/or claim(s) not fully paid or rejected in full.

If You are in any doubt about this Statement of Facts or any of the details shown (or not shown) You should immediately contact Your insurance broker in the first instance.

Should any of the details recorded within the Statement of Facts change during the period of insurance, You must tell Us immediately. Failure to do so could result in Your Policy being cancelled, treated as if it never existed, and/or claim(s) not fully paid or rejected in full.

What you need to do next

1. Read the Statement of Facts about Your risk carefully and ensure the information shown is accurate, complete and up to date, to the best of Your knowledge.
2. Carefully read the sections below titled 'Declarations', 'Payment of Your Premium', 'Important Information including Claims, Complaints and Cancellations', 'Customer Complaints' and 'Employers Liability Tracing Office (ELTO)'.
3. Retain a copy of this document with Your other Policy documents.

Fair Presentation of Risk

This Policy is a legal contract.

You have a duty to make a fair presentation of the risk which is covered by this Policy therefore You should ensure that any information provided to Us and the content of this Statement of Facts is accurate, complete and up to date to the best of Your knowledge.

You must also tell Us about any facts or changes which may affect Your insurance and which occur after the Policy start or since Your renewal date or if the Business ceases to trade.

If You do not comply with Your duty to make a fair presentation of the risk, Your Policy may not be valid or the Policy may not cover You fully or at all, see General Policy Conditions 'Alteration of Risk' and 'Fair Presentation of Risk' for full details of cover restrictions.

If You are uncertain whether any fact is relevant please ask Your insurance broker.

You should keep a written record (including copies of letters and emails) of any information You give Us or Your insurance broker.

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Summary of cover

A summary of the cover provided by Your policy is available on request from Your insurance advisor. A specimen copy of the policy wording is also available on request.

Proposer Details

Name of Insured	ECOBIN CLEANERS LTD
Business Address	71 Fordham Road Soham United Kingdom
Business Address postcode	CB7 5AJ
Your e-mail address	Not Provided
Your daytime telephone number	Not Provided
Your mobile telephone number	Not Provided
What category best describes your business?	Limited Company

Please note that cover for subsidiary companies is not available

Trade and Business

What is your Trade or Occupation?	Wheelie Bin Cleaners - Domestic and no other for the purposes of this insurance
When was the Business established	2026
How much experience do you have of this trade or business?	0 years 0 months
What is your estimated annual turnover?	up to £250,000
Number of Manual employees:	1
Number of Clerical employees:	0
Total number of Persons:	1
Do you employ bona fide sub-contractors?	No
Do the normal business activities involve the application of heat?	No
Do you undertake any work at heights in excess of 10 metres or at depths in excess of 2 metres?	No

You have confirmed that:

1. You only undertake manual work in Great Britain Northern Ireland the Isle of Man and the Channel Islands.
2. You do not directly or knowingly supply goods or services to the USA or Canada.
3. You do not own lease or rent any business premises, other than storage facilities or office premises for which no cover is available under this contract.
4. The number of persons working in the business does not exceed 10.
5. Your turnover does not exceed £10m
6. There are no current, ongoing or potential matters that you are aware of that will give rise to any legal or contractual disputes.
7. The business does not undertake and has never undertaken any work:
 - i. involving the disposal of fumes, effluent or other harmful waste;

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- ii. in or on aircraft operational areas, chemical works, gas works, nuclear installations, offshore installations, petrochemical works, power stations, railways, collieries, mines, quarries, blast furnaces, bridges, canals, chimney shafts, dams, docks, harbours, piers, railways, roads, steeples, towers, tunnels, viaducts, wharves, watercraft or underwater, mainframe computers or rooms containing mainframe computers;
- iii. involving demolition unless such work forms part of a contract undertaken by you for rebuilding, alteration, maintenance or repair;
- iv. involving the use of explosives, tunnelling or piling work and underpinning;
- v. involving the removal, mining, processing, manufacturing, distribution, storage, disposal, sampling, treatment, maintenance or repair of asbestos or products made entirely of asbestos;

About You

Declarations

Based on the knowledge of any senior management and anyone involved in arranging the insurance after making a reasonable search, has any proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), either personally or in any business capacity:

- ever been charged with (but not yet tried) or convicted of any criminal offences excluding motoring offences and offences that are spent under the Rehabilitation of Offenders Act 1974 and subsequent amendments to that Act? No
- in the last 5 years been declared bankrupt or been the subject of bankruptcy proceedings, an Administrative Receivership, a Company or Partnership or Individual Voluntary Arrangement, a Debt Relief Order, an Administration Order, a Compulsory Liquidation, a Creditors' Voluntary Liquidation, a Winding Up Order or any equivalents in Scotland or Northern Ireland? No
- in the last 5 years had a policy voided? No
- in the last 5 years had an insurance cancelled where a cancellation clause has been invoked? No
- in the last 5 years had a renewal declined? No
- in the last 5 years had special terms imposed by an insurer? No
- in the last 5 years had a county court judgment or Scottish equivalent awarded against them? No

Have you had any losses or incidents that have or could have given rise to claims within the last 5 years? No

General Questions

When do you require cover to commence? 10/03/2026

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Public Liability

	Limit of Indemnity
Public and Products Liability Indemnity Limit	£5,000,000
Do you want to insure against Treatment Risks?	No

Employers' Liability - NOT INSURED

Tools and Business Equipment - NOT INSURED

Contract Works, Own and Hired In Plant - NOT INSURED

Declaration

I/We confirm

(a) if any answer has been supplied by any other person, he/she shall be my agent for that purpose. I also confirm that any data which I/we have supplied in this Statement of Facts about other persons is given with their knowledge and authorisation

(b) my/our understanding that a fair presentation of the risk, which is information that may influence the company in the acceptance and terms provided, has been made, disclosed and recorded and that if true answers have not been given that the insurance may not protect me/us in the event of a claim

(c) my/our understanding that you will pass the information on this form and about any incident to IDS Ltd. so that they can make it available to other insurers

(d) That we have seen or have been given the opportunity to see a copy of the full policy wording and agree to accept and conform to the terms conditions and exceptions of the Policy and to pay the premiums due

(e) understanding that my/our personal details will be passed to or used by member companies of the insurers and to third parties such as claims administrators, loss adjusters or fraud investigators for the purpose of my/our insurance (for example underwriting processing and claims handling)

(f) my/our consent to the information given in this form and any information you may obtain from Fraud prevention agencies or information received with any subsequent claim I/we may make being used in the manner set out under 'How we use your data' below

How We use Your Data

To comply with data protection regulations we are committed to processing your personal information fairly and transparently.

Any personal data provided to the insurer will be processed in compliance with all applicable laws and regulations and in accordance with the privacy notice which can be found at the applicable insurer's website.

Iprism Underwriting's data privacy notice can be found at www.iprism.co.uk/privacy-policy. Any requests, questions or objections should be made

By e-mail: dpo@iprism.co.uk

In writing to: Data Protection Officer, Iprism Underwriting Agency Ltd, 6th Floor, John Stow House, 18 Bevis Marks, London, EC3A 7JB.

By telephone 0207 553 0800 (option 6)

Fraud Prevention

We need to carry out fraud and anti-money laundering checks, and this will involve sharing Your personal data (such as Your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If You make a claim, we will share Your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on Our behalf.

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If false or inaccurate information is provided and fraud is identified, Your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, We may need to process Your special categories of data such as criminal offence information and share it with fraud prevention agencies.

If You have any queries, please contact Your insurance broker.

Payment of Your Premium

Your Insurance broker will advise You how You can pay Your premium and will let You know if there are any fees or charges applicable.

Important Information including Claims, Complaints and Cancellations

Although this insurance is administered on behalf of Your Insurer by Iprism Underwriting Agency Limited, Your insurance broker is Your dedicated point of contact for any queries concerning Your Iprism Policy. Iprism are not authorised to offer You any advice so You must speak to Your insurance broker who is authorised by the Financial Conduct Authority to advise. Contact details for Your insurance broker are available on Your Policy Schedule.

Customer Complaints

We hope that You are extremely happy with Your Iprism Policy but We do recognise that on occasions things can go wrong. If Your complaint is about the way Your Policy was sold to You please contact Your insurance broker who arranged Your Policy for You. Their address and telephone number are shown on Your Policy Schedule.

Contacting Your Insurer

If You have a complaint about Your Insurer or a claim please contact Your Insurer directly. Their contact details can also be found on Your Policy Schedule.

Once Your Insurer has received Your complaint they will;

- Send an acknowledgment of Your complaint within 5 working days of receiving it and notify You of the name of the person managing Your complaint
 - Respond in full to Your complaint within 8 weeks. If this is not possible for any reason they will write to You to explain why they have not been able to settle the matter quickly. They will also let You know when they will contact You again.
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If you are still dissatisfied

If You remain dissatisfied, and Your insurer subscribes to the service, You may refer Your complaint to the Financial Ombudsman Service (FOS);

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

The Financial Ombudsman Service can only consider Your complaint if Your Insurers have given You their final decision. Telephone 0800 023 4567 (calls from UK landlines and mobiles are free) or 0300 123 9123

In writing to Financial Ombudsman Service, Exchange Tower, London. E14 9SR.

By e-mail complaint.info@financial-ombudsman.org.uk

For further information about the FOS, see their website at Website www.financial-ombudsman.org.uk

Iprism are dedicated to resolving Your complaint so if You have a complaint about Iprism or wish to discuss a complaint You have with Your broker or Insurer, please contact the Iprism customer services team;

Telephone 0333 005 1605

By e-mail complaints@iprism.co.uk

In writing to Customer Services Manager, Iprism Underwriting Agency Limited, 6th Floor, John Stow House, 18 Bevis Marks, London, EC3A 7JB.

Use of Language

Unless otherwise agreed the contractual terms and conditions and other information relating to this contract will be in English.

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Financial Conduct Authority

iPrism Underwriting Agency Limited is authorised and regulated by the Financial Conduct Authority. You can check their website at www.fca.org.uk which includes a register of all the firms they regulate or You can phone them on 0800 111 6768 or 0300 500 8082.

Financial Services Compensation Scheme (FSCS)

iPrism and Your Insurers are covered by the Financial Services Compensation Scheme (FSCS) This means that You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends upon the type of business and the circumstances of the claim Further information about the scheme is available from the FSCS;

Telephone 0800 678 1100 or 020 7741 4100

By e-mail enquiries@fscs.org.uk

In writing to Financial Services Compensation Scheme, PO Box 300, Mitcheldean. GL17 1DY.

Website www.fscs.org.uk

If You telephone FSCS then please have any relevant correspondence to hand.

Telephone Call Charges

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to other numbers may be charged. Charges vary dependent on your network provider and are usually included in inclusive minute plans from landlines and mobiles.

Telephone Call Recording

Calls may be monitored and recorded and may be used for fraud prevention and detection and for quality control and training purposes.
