

## Combined Liability Insurance Revised Renewal Invitation

**IMPORTANT NOTICE: Please check this Renewal Invitation and accompanying Statement Of Fact very carefully.**

Your policy falls due for renewal on the date shown. This Renewal Invitation and accompanying Statement of Fact contains the renewal premium and terms required by your insurers to renew your policy, along with details of the policy cover, sums insured and information upon which the proposed insurance has been based.

### **Continuing Your Cover For A Further Year**

If you are happy with the cover currently being provided and there is no change in the material facts contained within the Statement Of Fact then please sign and return the Statement Of Fact where indicated and return this to us, along with your remittance of the Renewal Premium, to us prior to the Renewal Date shown.

If you would like to make any changes to your policy cover and/or sums insured or would like to advise us of any changes to the material facts, please contact us as soon as possible in order that revised renewal terms can be obtained from your insurers.

### **Your Details and Policy Cover / Sums Insured**

Based on the policy cover and sums insured contained in the Risk Schedule and the information contained within the Statement Of Fact the premium has been calculated as indicated below:

Policy / Certificate number: ENTCL/00179  
Client Reference: UPPRO-1  
Assured: Up Projects CIC  
Correspondence Address: 19 Links Yard  
29a Spellman Street  
London  
E1 5LX

Business Description: Organisation specialising in commissioning works and producing art events in public spaces, including Visits to Third Party Studios and Site visits. Activities also involve managing workshops, tours, film screenings and performances.

**Renewal Date:** 15 April 2017

Period of Insurance: 15 April 2017 to 14 April 2018, both dates inclusive

Operative Sections and Limits of Indemnity:

1. Employers' Liability: £10,000,000
2. Public Liability: £5,000,000
3. Products Liability: £5,000,000

Policy Excess: £500 in respect of each and every claim arising from Damage to Third Party Property.

Underwritten By: Royal & SunAlliance Insurance plc and other insurers as defined in the policy

**Renewal Premium: £1,145.38**

The above premium is inclusive of insurance premium tax at 10% and an administration fee of £0.00.

Special Endorsements Applicable: SC1



## **Combined Liability Insurance**

### **Non-Standard Policy Endorsements**

#### ***Canal Boat Inclusion Clause***

It is hereby noted and agreed that subsection 2 - Public Liability is extended to include canal boats up to 25 metres in length on inland waterways



## Combined Liability Insurance

### Statement Of Fact

**IMPORTANT NOTICE: Please check this statement of fact very carefully.**

#### Details Of The Insured

Insured: Up Projects CIC

Company Status: Community Interest Company

Correspondence Address: 19 Links Yard  
29a Spellman Street  
London  
E1 5LX

Business Description: Organisation specialising in commissioning works and producing art events in public spaces, including Visits to Third Party Studios and Site visits. Activities also involve managing workshops, tours, film screenings and performances.

#### Details About The Business Activities

- |                                                                                                                                                          |                                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|
| 1) Does the above business description adequately describe the full range of activities undertaken by the Business?                                      | <input type="text" value="Yes"/>            |
| In connection with your Business, do you:                                                                                                                |                                             |
| 2) use Fire, Pyrotechnics (other than Flash Cotton, Flash Paper or Flash String) or any other process involving the application of heat?                 | <input type="text" value="No"/>             |
| 3) undertake performances or other work at heights over 3 metres above ground level (or floor level in the case of work inside a building or structure)? | <input type="text" value="No"/>             |
| 4) undertake work outside of the United Kingdom?                                                                                                         | <input type="text" value="No"/>             |
| 5) employ non-UK domiciled performers or staff for use in non-UK work?                                                                                   | <input type="text" value="Not Applicable"/> |
| 6) undertake the performance or teaching of Circus Skills?                                                                                               | <input type="text" value="No"/>             |
| 7) undertake any other potentially hazardous activity or performances?                                                                                   | <input type="text" value="No"/>             |
| 8) Do you have a written Health & Safety Policy?                                                                                                         | <input type="text" value="Yes"/>            |
| 9) Are you a member of any Professional Trade Association?                                                                                               | <input type="text" value="No"/>             |

Additional Information regarding the business activities:

**Estimates For The Next 12 Months:**

10) Estimated number of performances in the next 12 months?

25

11) Estimated number of workshops in the next 12 months?

25

12) Estimated maximum audience size?

25

13) Maximum number of students per workshop?

20

Estimated wage-roll and payments to Sub-Contractors:

Clerical, Managerial & Non-Manual Workers	£165,000
Manual Workers (inc Performers) below 3 metres in height	£0
Manual Workers (inc Performers) above 3 metres in height	£0
Payments to Bona-Fide Sub-Contractors with own insurance	£100,000

Turnover:

United Kingdom	£450,000
E.U. Member Countries	£0
North America	£0
Rest of the World	£0

**Previous Claims / Loss History**

The following claims have been disclosed:

Date	Incident Details	Amount	Claim Status?

## **General Disclosure And Material Information**

Have you, your partners, principals or directors in relation to this business and any other business which you or they are currently involved in or previously traded in:

- |                                                                                                                                          |                                 |
|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| 14) ever had an insurance declined, cancelled or renewal refused or had special terms, restrictions or conditions imposed by an insurer? | <input type="text" value="No"/> |
| 15) been prosecuted, or have any prosecution pending, under the Health & Safety at Work Act or any similar legislation?                  | <input type="text" value="No"/> |
| 16) been declared bankrupt or been disqualified from being a company director?                                                           | <input type="text" value="No"/> |
| 17) been involved as owner, director or partner of any company that went into receivership, administration or liquidation?               | <input type="text" value="No"/> |
| 18) been the subject of (or have pending) any County Court Judgements?                                                                   | <input type="text" value="No"/> |
| 19) been convicted, or charged (but not yet tried) in respect of any criminal offence?                                                   | <input type="text" value="No"/> |

Additional Information and Material Facts disclosed to Underwriters:

### **Important:**

**The above Statement of Fact is the basis of the contract between yourself and the insurer. Failure to disclose a material fact may lead to claims being refused and/or the insurance being cancelled. If any of the information listed is incorrect or has changed then please contact us immediately. Our contact details are as follows:**

Hencilla Canworth Limited  
Simpson House  
6 Cherry Orchard Road  
Croydon  
Surrey  
CR9 5BB

Tel: +44 (0)20 8686 5050  
Fax: +44 (0)20 8686 5559  
E-mail: [mail@hencilla.co.uk](mailto:mail@hencilla.co.uk)  
Internet: [www.hencilla.co.uk](http://www.hencilla.co.uk)

### **Declaration**

I/We declare that to the best of my/our knowledge or belief the particulars and statements given in this document and any additional information provided are true and complete and this Statement Of Fact shall be the basis of the contract between myself/ourselves and the Underwriters. I/We agree to accept the company's standard form of policy and endorsements for this insurance.

Sign here:

Dated:

Print your name:

Position Held:

Incorporating **first act** a trading name of Hencilla Canworth Limited

## **COMBINED LIABILITY INSURANCE**

### **Premium Payment Options**

Proposed Insured: Up Projects CIC  
Client Reference: UPPRO-1  
Quotation Number: ENTCL/00179  
Quoted Premium: £1,145.38

I wish to pay by: (please tick as appropriate)

- (i) **Direct Debit** with finance provided by Premium Credit Limited

Total Premium	£1,145.38
Deposit Required:	£0.00 (payable by cheque or credit/debit card)
Amount To Be Financed:	£1,145.38
Service Charge (7.8%):	£89.34 (subject to a minimum charge of £25.00)
Total Loan:	£1,234.72

**10 monthly payments of: £123.47 plus a one-off arrangement fee as noted below**

& one off arrangement fee £10.00 payable with the first instalment only

To allow us to set up your Direct Debit, please provide the following information:

Bank Account Name:	<input type="text"/>	Account Number:	<input type="text"/>
Sort-Code:	<input type="text"/>	Date of Birth*:	<input type="text"/>

\*not required when the Insured is a Limited company

By taking this option you will be entering into a credit agreement with Premium Credit Limited. Please refer to the attached **PREMIUM FINANCE PRE-CONTRACTUAL EXPLANATIONS SHEET** for further information.

- (ii) **in full by cheque** enclosed payable to 'Hencilla Canworth Limited'.

- (iii) **BACS Transfer** to: Handelsbanken, Account No. 19304001, Sort-Code: 40-51-62

- (iv) **Credit or Debit Card** (other than American Express or Electron) detailed below:  
**For security reasons we recommend you provide this information to us via telephone.**

Card Holders Name:	<input type="text"/>		
Card Number:	<input type="text"/>		
Security Code:	<input type="text"/>	Expiry Date:	<input type="text"/>
		Valid From or Issue Number	<input type="text"/>
Card Registered:	Postcode:	<input type="text"/>	House Number or Name:
		<input type="text"/>	<input type="text"/>

To arrange cover please return this form, along with your payment to:

**Hencilla Canworth Limited, Simpson House, 6 Cherry Orchard Road, Croydon, Surrey, CR9 6AZ**  
Tel: 020 8686 5050 Fax: 020 8686 5559 E-Mail: mail@hencilla.co.uk

**PLEASE NOTE THAT NO COVER IS IN FORCE UNTIL CONFIRMED IN WRITING BY HENCILLA CANWORTH.**

## PREMIUM FINANCE PRE-CONTRACTUAL EXPLANATIONS SHEET

It is important that you read these pre-contractual explanations for the Premium Credit finance agreement carefully. You should also read the pre-contract credit information provided with the credit agreement. They explain the key features of the credit agreement to help you decide whether their product is suitable for your needs and financial situation.

### 1 What the loan is for

The credit agreement can only be used to finance insurance premiums and any other amounts payable for changes to your insurance arranged through your insurance intermediary. You may use it to pay the premiums under more than one insurance policy and to renew existing insurance policies.

### 2 Payments

The monthly minimum payment you will have to pay and the transaction fee are both shown in the representative example that follows these explanations.

If there is another transaction while there is a balance on your account, each remaining payment will be increased by adding an amount calculated by dividing the amount of the new transaction and the associated transaction fee by the number of remaining payments.

Premium Credit will charge £12.50 for each payment made by any method other than by Direct Debit.

They may pay a commission to us for introducing you to them.

### 3 Features of the credit agreement that you should be aware of

Your credit limit is the maximum amount you can borrow at any one time. Premium Credit may change the limit at any time but will give you notice before doing so.

In assessing your application Premium Credit will search the information a credit reference agency holds about you. The credit reference agency will add details of the search to their records whether or not the application for credit proceeds. This and other information may be used to make credit decisions about you and to undertake checks for the prevention and detection of money laundering.

Premium Credit will take security over any monies payable to you under any insurance policies which are financed by the credit agreement. This means they can use any money you would normally receive under those insurance policies or under the Financial Services Compensation Scheme to repay all or part of the outstanding balance under the credit agreement.

They may change the transaction fee and any other fees and charges under the credit agreement at any time to take account of any changes in:

- interest rates made by the Bank of England, Premium Credit's funding costs or other costs in administering your account, their systems or their products and services; and to ensure their business is run prudently;
- external factors, such as interest rates, stock markets, labour costs, new technologies, other innovations or changes in general economic conditions;
- the legal or regulatory obligations which affect them; or
- the amount of commission they pay to us for introducing you to them.

### 4 Consequences of non-payment

Failing to make a payment when it is due is a breach of the terms of the credit agreement and Premium Credit will take action to recover this amount from you. It may result in cancellation of the credit agreement and any insurance policies which are financed by the credit agreement. In addition you will be charged:

- £20.00 each time a Direct Debit from your account is returned unpaid; and
- all their reasonable costs, charges and expenses (together with all legal costs recoverable against you) incurred by them enforcing their rights under the loan.

Missing payments could have severe consequences including, for example, legal proceedings being taken against you and making it more difficult to obtain credit in future. Premium Credit may report non-payment to credit reference agencies and this will adversely affect your credit rating (which most lenders consult when assessing any borrowing application).

If you fail to repay what is owed they may obtain a judgment from the court. This is often called a CCJ and is likely to make it more difficult to obtain further credit.

### 5 Right of withdrawal

You have the right to withdraw from the credit agreement before the end of 14 days beginning with whichever is the later of the following:

- the day after the day on which the credit agreement is made; or if later
- the day on which you receive Premium Credit's terms and conditions and all required information or on which they inform you the agreement has been executed in identical terms to the copy provided to you.

To exercise this right you must notify Premium Credit by writing to them at Operations Centre, Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB For additional contact details for Premium Credit, including telephone numbers, can be obtained by visiting their website - [www.premium-credit.co.uk/contact](http://www.premium-credit.co.uk/contact).

You must pay the whole balance in full without any undue delay and no later than 30 days after notifying them you wish to withdraw from the credit agreement. If you do, no interest is payable on the balance. Payment must be by debit or credit card over the phone by calling Premium Credit Limited or by cheque made payable to Premium Credit Limited, Premium Credit House, 60 East Street, Epsom, Surrey, KT17 1HB.

If you exercise your right to withdraw from the credit agreement you will need to find alternative means to pay for the insurance paid for by the credit agreement or there is a risk that the insurance policy may be cancelled.

### 6 Get more information

If you have any questions about your credit agreement, please contact us or Premium Credit in the first instance.

You may also wish to take advice from an independent financial adviser, charity (for example, Citizens Advice) or not-for-profit organisation.