

Your Marine Cargo Policy Statement of Fact

Policy Details

Documentation Produced on	14/11/2024
Policy Number:	85514198CXC
Policyholder's Name:	The Chocolate Detective Ltd
Policyholder's Contact Address:	149 Southampton Way London Surrey United Kingdom SE5 7EW
Effective Date of Cover	14/11/2024
Insurance Adviser's Reference:	2803832

What is a Statement of Fact?

This is an important document and You must read it in full.

A Statement of Fact records the information notified to Aviva and facts assumed about It must be read in conjunction with the enclosed policy, any clauses endorsed on the policy, the schedule and policy wording. This information has been taken into account when calculating the premium, terms and conditions upon which Your policy is formulated.

Please remember You must make a fair presentation of the risk to Us. This means that You must:

- (1) disclose to Us every material circumstance which You know or ought to know or, failing that, sufficient information to alert Us that We need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a:
 - (a) matter of fact is substantially correct; and
 - (b) matter of expectation or belief is made in good faith.

A circumstance or representation is material if it would influence Our judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. You must also make a fair presentation of the risk to Us in connection with any variations, e.g. changes You wish to make to Your policy in which case You must inform Your insurance adviser.

If You fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate Your policy. If You are in any doubt as to whether a circumstance is material then You should disclose it.

<p>You must check all the information contained in this Statement of Fact and The Schedule and contact Your insurance adviser immediately if any details are incorrect or incomplete. Failure to do so may mean that Your policy is not valid or We may not be liable to pay Your claim(s).</p>
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Any subsequent alterations to this Statement of Fact take precedence over the information contained within it.

General Details

The following statements are correct based on knowledge of Senior Management after making a reasonable search

You are not owned by an individual or entity which appears on the financial sanctions list of the United Nations, the European Union, United Kingdom or United States of America or any of its states

Neither You, nor any director or partner of Yours involved with The Business

- has any company or business in any sanctioned territory
- exports to or operates in any sanctioned territory or has any business dealings with individuals or entities that are known to be sanctioned under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union, United Kingdom or United States of America or any of its states
- has any involvement with any products or components associated with weaponry, arms, or military goods

Note: "Sanctioned territory" means any territory which appears on the financial sanctions list or is otherwise the subject of any trade or economic sanctions laws or regulations imposed by the European Union, United Kingdom or United States of America or any of its states

In the last 10 years The Business has not been subject to an investigation by HM Revenue and Customs which has resulted in a prosecution

Neither You or Your directors or partners involved with The Business or any other company or business have,

in the last 10 years:

- been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings
- been disqualified from being a company director

ever:

- had an insurance proposal declined
- had a renewal refused
- had insurance cancelled
- had special terms applied
- been charged with (but not yet tried) or convicted of any criminal offences excluding motoring offences that are spent under the Rehabilitation of Offenders Act 1974 and subsequent amendments to that Act.

Storage Premises Details

Insured Premises

Unit 8-10, Parkside Farm
Shortgate Lane
Laughton
Lewes
East Sussex
BN8 6DG

The buildings are constructed of

- brick, stone or concrete
- profiled metal on a steel frame
- roofed with slate, concrete, tile, metal or asbestos.

Storage Security Details

Insured Premises

Unit 8-10, Parkside Farm
Shortgate Lane
Laughton
Lewes
East Sussex
BN8 6DG

Alarm

The Premises are protected by an Intruder Alarm System provided by an organisation recognised as an 'approved company' by the National Security Inspectorate (NSI) or as a 'registered firm' by the Security Systems and Alarm Inspection Board (SSAIB).

Claims History

In connection with The Business or any other business in which You, Your directors, partners are, or have been involved, and in respect of the cover(s) now granted:

- there have not been any incidents in the 3 years prior to the inception of this policy which have or could have resulted in a claim, whether insured or not