

Statement of Fact for Your Self Employed Standard Policy



Policy Number [REDACTED]

Produced on 04/11/2025

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

Policy Details

Policy number	[REDACTED]
The Policyholder	MSK PRACTITIONER LTD
Contact address	[REDACTED] Bournemouth Dorset United Kingdom
Effective date	[REDACTED] 29/11/2025
Insurance adviser's reference	[REDACTED]
Your Business	Physiotherapy

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 You, Your Business and Your Business partners and directors. It must be read in conjunction with the enclosed policy, any clauses endorsed on the policy and Your Schedule. 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.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the renewal of this insurance.

You must check all the information contained in this Statement of Fact and Your 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 all or some of Your claim(s).

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 have been in business since 2024

The number of bona fide Sub-Contractors and Temporary Employees working for Your Business is **unlikely to exceed 15** at any one time

Annual payments to bona fide Sub-Contractors and Temporary Employees **are unlikely to exceed 20%** of the annual turnover

In the last ten years Your 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 or been disqualified from being a company director or been the subject of a County Court Judgement, or an Individual Voluntary Arrangement or a Company Voluntary Arrangement or been the subject of a Sheriff Court Decree

ever:

- been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence which are not spent under the Rehabilitation of Offenders Act
- had an insurance proposal declined
- had a renewal refused
- had insurance cancelled
- had special terms applied

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.

Claims History

You or Your directors or partners involved with Your Business have, whether in relation to Your Business or any other business:

not in the last 3 years made any claim under an insurance policy or had any loss or incident which could have resulted in a claim under any then existing insurance policy or in respect of the cover(s) now provided.

Commercial Legal Protection Section

Cover is based on the following:

In the last 3 years You have not been taken over, merged with or taken over any other company, and to the best of Your knowledge and belief it is not likely that Your Business will take over another firm within the next 12 months

To the best of Your knowledge and belief no redundancies are envisaged in Your Business within the next 12 months

There is no dispute currently on-going in Your Business involving employees or any other business which You have entered into a contract with