



Property Owners Statement of Fact Attaching to and forming part of the Renewal Schedule

Policy Number: NM006959042

Date of Issue: 4th April 2025

Renewal Date: 29th April 2025

Insured Name: Bebington Hall Park Limited

STATEMENT OF FACT

Important Note

You, the Insured, have a duty to make to us a fair presentation of the risk.

This Statement of Fact is a record of information provided by you or your broker, intermediary or agent acting on your behalf and any assumptions made about you and/or your business (see overleaf for details).

We assume that you have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided for by this insurance).

Information regarding the cover and sums insured that you have requested are included in the Renewal Schedule and this Statement of Fact.

NIG has relied upon the information provided to calculate a premium and apply terms and conditions upon which insurance cover is offered.

WARNING – YOU MUST CHECK ALL THE INFORMATION IN THE RENEWAL SCHEDULE AND THIS STATEMENT OF FACT AND TELL YOUR BROKER, INTERMEDIARY OR AGENT ACTING ON YOUR BEHALF IMMEDIATELY IF ANY DETAILS ARE INCORRECT, INCOMPLETE OR HAVE BEEN OMITTED. FAILURE TO DO SO MAY MEAN THAT YOUR INSURANCE POLICY IS NOT VALID OR THAT WE MAY NOT PAY ALL OR PART OF YOUR CLAIM(S).

If any changes in circumstances arise during the period of insurance please provide full details to the broker, intermediary or agent acting on your behalf.

If you require a further copy of this Statement of Fact or the Renewal Schedule, please contact your broker, intermediary or agent.



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Assumptions

If you need any help, clarification or you cannot agree with the important statements, please contact your insurance intermediary.

Important statements:

Your Trade or Business or its Subsidiary Companies:

owns, leases or are purchasing the property(ies) to be insured;
does not have agreed tenancy periods of less than 6 months;
comply with all of your legal obligations as a landlord.

Your Property(ies):

does not require any repair or refurbishment to make them secure or water tight and will be so maintained;
are not Grade 1 Listed in England and Wales (or the equivalent within Scotland, the Channel Islands or Isle of Man);
are not and will not be sub-let;
are not and will not be occupied as or let to half way houses;
are not and will not be let to housing associations;
are not and will not be let to Local Authorities;
are not within 10 metres of any river bank, railway embankment, cutting, cliff, quarry, mine or other underground working or on made up ground;
are not located:
in or on airports or aerodromes runways manoeuvring areas or aprons or those parts of airports or aerodromes to which aircraft have access,
solely below ground level,
within a greenfield site, nuclear installation, market or market hall.

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Your Tenants residing in houses, flats or bungalows:

Only those tenants who have signed the tenancy agreement with you shall permanently reside at the property unless they are:

- (i) members of the same family; or
- (ii) the partner of the tenant; or
- (iii) individuals under the age of 18 for whom the tenant is the legal guardian.

At least one of the individuals who have signed the tenancy agreement must be employed (or have been in the last 6 months), in full time education (or have been in the last 6 months), retired, in receipt of carers allowance or disability benefit at the point of signing the tenancy agreement.

Declaration

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:

- a) 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
- b) 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
- c) in the last 5 years had a policy voided? No
- d) in the last 5 years had an insurance cancelled where a cancellation clause has been invoked? No
- e) in the last 5 years had a renewal declined? No
- f) in the last 5 years had special terms imposed by an insurer? No
- g) in the last 5 years had a county court judgment or Scottish equivalent awarded against them? No



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The business does comply (where applicable) with the requirements of the Regulatory Reform (Fire Safety) Order 2005 or the equivalent legislation in Scotland and Northern Ireland

Yes



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General Questions

Company Status? Private Limited Company

Insured Trade? Property Management

Year Business Established? 1983

Are all your Employees (including labour only sub contractors, trainees, apprentices) paid below the PAYE threshold? No

Terrorism including Non-Damage Business Interruption. Yes

Coverage for terrorism under this Policy is conditional on you having terrorism insurance in place for all of your properties in England, Wales and Scotland.

Claims

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 in the last 5 years sustained any loss or had any claims made against them, whether insured or not, or are they aware of incidents that might result in a loss or claim, that are relevant to any cover available with this class of business?

No

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Risk Address 1	
Address:	1-6 Kings Close Bebington United Kingdom
Postcode:	CH63 5QZ

Property Type?	Multiple Flats (Purpose Built)
Number of flats?	6
Type of residential occupant?	Leaseholder
Type of residential occupant?	Working Occupant(s), Not Benefits Assisted
Premises is a House in Multiple Occupation (HMO)	No
Purchase date?	21/02/1983
Premises use?	Private Dwelling Only
Rent funded by?	Rent-Free
Any part of the premises is unoccupied?	No
When was the property built?	1965
Listed building?	Not Listed
Is the property of non-standard construction [walls not built only of brick, stone or concrete or roofed only with slates, tiles or concrete]?	Yes
Wall materials?	Brick
Percentage of wall?	100
Roof material?	Felt on Timber
Percentage of roof?	100
Has the property external cladding/wall insulation?	No
Number of storeys where floor is of concrete construction?	1
Number of storeys where floor is of wooden construction?	0
Method of heating?	Fixed Heaters
Fuel type?	Electricity
Method of heating?	Radiators - Hot Water
Fuel type?	Gas



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Perils covered?

Escape of Water
Standard Fire And Specified Perils
Flood
Accidental Damage
Sprinkler Leakage
Subsidence Ground Heave Landslip
Theft Or Attempted Theft

Has the property or adjacent property suffered from, or do they show any visible signs of damage from subsidence, landslip or ground heave?

No

Method of Adjustment

Day One Uplift

You are aware of any previous flooding at the premises, whether or not it was insured and whether or not a claim was made?

No

Has the electrical installation been inspected during the last 5 years?

Yes

Does the premises have a current IEE electrical certificate?

No

Is there a planned building maintenance programme in place?

No

Is there an ATM on the premises?

No

Is there an intruder alarm present?

No

Is there a sprinkler present?

No

Additional security details?

None

Would you like Legal Expenses Cover?

No

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Risk Address 2	
Address:	7-30 Kings Close Bebington United Kingdom
Postcode:	CH63 5QZ

Property Type?	Multiple Flats (Purpose Built)
Number of flats?	16
Type of residential occupant?	Working Occupant(s), Not Benefits Assisted
Type of residential occupant?	Leaseholder
Premises is a House in Multiple Occupation (HMO)	No
Purchase date?	21/02/1983
Premises use?	Private Dwelling Only
Rent funded by?	Direct from Tenant
Any part of the premises is unoccupied?	No
When was the property built?	1965
Listed building?	Not Listed
Is the property of non-standard construction [walls not built only of brick, stone or concrete or roofed only with slates, tiles or concrete]?	Yes
Wall materials?	Brick
Percentage of wall?	100
Roof material?	Felt on Timber
Percentage of roof?	100
Has the property external cladding/wall insulation?	No
Number of storeys where floor is of concrete construction?	2
Number of storeys where floor is of wooden construction?	0
Method of heating?	Fixed Heaters
Fuel type?	Electricity
Method of heating?	Radiators - Hot Water
Fuel type?	Gas



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Perils covered?

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Flood
Accidental Damage
Sprinkler Leakage
Subsidence Ground Heave Landslip
Theft Or Attempted Theft

Has the property or adjacent property suffered from, or do they show any visible signs of damage from subsidence, landslip or ground heave?

No

Method of Adjustment

Day One Uplift

You are aware of any previous flooding at the premises, whether or not it was insured and whether or not a claim was made?

No

Has the electrical installation been inspected during the last 5 years?

Yes

Does the premises have a current IEE electrical certificate?

No

Is there a planned building maintenance programme in place?

No

Is there an ATM on the premises?

No

Is there an intruder alarm present?

No

Is there a sprinkler present?

No

Additional security details?

None

Would you like Legal Expenses Cover?

No

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Risk Address 3	
Address:	17-45 Mount Avenue Bebington United Kingdom
Postcode:	CH63 5QY

Property Type?	Multiple Flats (Purpose Built)
Number of flats?	15
Type of residential occupant?	Leaseholder
Type of residential occupant?	Working Occupant(s), Not Benefits Assisted
Premises is a House in Multiple Occupation (HMO)	No
Purchase date?	21/02/1983
Premises use?	Private Dwelling Only
Rent funded by?	Rent-Free
Any part of the premises is unoccupied?	No
When was the property built?	1965
Listed building?	Not Listed
Is the property of non-standard construction [walls not built only of brick, stone or concrete or roofed only with slates, tiles or concrete]?	Yes
Wall materials?	Brick
Percentage of wall?	100
Roof material?	Felt on Timber
Percentage of roof?	100
Has the property external cladding/wall insulation?	No
Number of storeys where floor is of concrete construction?	2
Number of storeys where floor is of wooden construction?	0
Method of heating?	Fixed Heaters
Fuel type?	Electricity
Method of heating?	Radiators - Hot Water
Fuel type?	Gas



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Accidental Damage
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Subsidence Ground Heave Landslip
Theft Or Attempted Theft

Has the property or adjacent property suffered from, or do they show any visible signs of damage from subsidence, landslip or ground heave?

No

Method of Adjustment

Day One Uplift

You are aware of any previous flooding at the premises, whether or not it was insured and whether or not a claim was made?

No

Has the electrical installation been inspected during the last 5 years?

Yes

Does the premises have a current IEE electrical certificate?

No

Is there a planned building maintenance programme in place?

No

Is there an ATM on the premises?

No

Is there an intruder alarm present?

No

Is there a sprinkler present?

No

Additional security details?

None

Would you like Legal Expenses Cover?

No



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Risk Address 4	
Address:	1-27 Mount Way Bebington United Kingdom
Postcode:	CH63 5RA

Property Type?	Multiple Flats (Purpose Built)
Number of flats?	27
Type of residential occupant?	Leaseholder
Type of residential occupant?	Working Occupant(s), Not Benefits Assisted
Premises is a House in Multiple Occupation (HMO)	No
Purchase date?	21/02/1983
Premises use?	Private Dwelling Only
Rent funded by?	Rent-Free
Any part of the premises is unoccupied?	No
When was the property built?	1965
Listed building?	Not Listed
Is the property of non-standard construction [walls not built only of brick, stone or concrete or roofed only with slates, tiles or concrete]?	Yes
Wall materials?	Brick
Percentage of wall?	100
Roof material?	Felt on Timber
Percentage of roof?	100
Has the property external cladding/wall insulation?	No
Number of storeys where floor is of concrete construction?	2
Number of storeys where floor is of wooden construction?	0
Method of heating?	Radiators - Hot Water
Fuel type?	Gas
Method of heating?	Fixed Heaters
Fuel type?	Electricity



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Perils covered?

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Theft Or Attempted Theft

Has the property or adjacent property suffered from, or do they show any visible signs of damage from subsidence, landslip or ground heave?

No

Method of Adjustment

Day One Uplift

You are aware of any previous flooding at the premises, whether or not it was insured and whether or not a claim was made?

No

Has the electrical installation been inspected during the last 5 years?

Yes

Does the premises have a current IEE electrical certificate?

No

Is there a planned building maintenance programme in place?

No

Is there an ATM on the premises?

No

Is there an intruder alarm present?

No

Is there a sprinkler present?

No

Additional security details?

None

Would you like Legal Expenses Cover?

No

Employers Liability:

Employment type?

Maintenance Staff

Number of Employees of this type?

1

Total annual wages for this type of employee?

£30000



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Important Information for you to know once the contract is in place

Choice of Law

You and We may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply. We've supplied this policy and other information to You in English and We'll continue to communicate with You in English.