

# Security & Fire Protection Contractors

**Statement of Facts**

**1122 Limited**

**09/05/2025**

**This is an important document and you must read it in full**

A Statement of Fact records the information notified to us and facts assumed about you, your business and your business partners and directors. It must be read in conjunction with the enclosed written quotation, summary of cover & policy wording, as together they form a record of our contract with you and the information which has been taken into account when calculating the premium, terms and conditions upon which your policy is based.

**Duty of disclosure and fair presentation**

Please keep in mind that the insured has a duty to disclose to the insurer, in a clear and accessible manner, every material circumstance which it knows or ought to know after reasonable search, in order that a fair presentation of the risk is made. It is important to remember that this duty to make a fair presentation exists at inception, renewal and upon any alteration to the policy.

A circumstance is material if it would influence underwriting judgment in determining whether to take the risk and, if so, on what terms. Failure to disclose a material circumstance may result in different terms being applied to the cover or proportionately reduced amounts of any claim payable. In some cases the policy may be voided from inception, meaning any claims under the policy would not be paid and insurers may seek to recover amounts already paid in claims and expenses.

If there is in any doubt whether a circumstance is material, we recommend that it should be disclosed. Please contact us immediately should you become aware of any changes in the information that you have provided to us.

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

You must check all the information contained in this Statement of Fact and the Schedule and contact us 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).

**This document should be read in conjunction with the issued quotation and policy schedule, as these documents confirm indemnity limits, sums insured, excesses, endorsements and basis of indemnity for the covers selected.**

**1. General Information**

<b>Name of insured</b>	1122 Limited
<b>Trading Name(s)</b>	I'm Covered 365
<b>Address</b>	16 Fairway Business Centre Airport Service Road Portsmouth PO3 5NU United Kingdom
<b>Status of entity</b>	Limited
<b>Business established date</b>	26/09/2017
<b>Area of entity</b>	United Kingdom
<b>Has the company, any of its directors, principals, partners or senior managers had any claims, losses or incidents that may give rise to a claim (including any other company, business or enterprise where the directors, principals, partners or senior officers have been associated or linked) in the last five years, whether insured or not</b>	No
<b>Material facts concerning directors and/or principals/partners/senior officers</b>	
None	Yes
Convicted or charged of a non-motoring offence	No

Declared bankrupt or the subject of bankruptcy proceedings	No
Had a previous company dissolve, wind up, liquidate, enter receivership or become insolvent	No
Insurance declined, denied, cancelled or refused	No
Held insurance on which a special term or condition has been imposed	No

<b>Trade memberships held</b>	None
<b>Is the client ERN / PAYE exempt</b>	Yes

## 2. Financial and Business Information

<b>Total turnover</b>	£250,000
<b>Total manual wages</b>	£150,000
<b>Total clerical wages</b>	£80,000

### Personnel Numbers:

Clerical employees, directors, principals, labour only subcontractors	3
Manual directors, principals, partners	1
Manual employees	4
Labour only subcontractors	0

### Business Activity Split by Environment:

Domestic	25%
Commercial	75%
Industrial	0%

### Business Activity Split by Territory:

Within the UK or EEA	100%
Rest of world excluding North America	0%
In or from North America	0%

<b>Percentage of work performed by Bona Fide Subcontractors</b>	0%
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## 3. Trade Activity Details

<b>Type of business</b>	Security & Fire Protection
<b>Business description</b>	

Alarms, CCTV, Access Control, Fire Alarms, Data Cabling Installations, Maintenance & Repairs, installation of automated gates

<b>Is work carried out using heat via oxyacetylene, electric arc and similar welding and cutting equipment, blow lamps or torches when away from your own premises</b>	No
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In order to ensure we provide the right cover please ensure that the business description matches the types of activities selected below. Failure to disclose works as an activity below may impact the cover offered. There is an 'other' option which can be used and will be reviewed by underwriters. If you are unsure, please refer to SSR.

<b>Electrical contracting, testing &amp; inspections including phase 3, emergency lighting / PA Systems</b>	9.6%
<b>Fire alarms (Security)</b>	9.6%
<b>Intruder alarms (Security)</b>	29.6%
<b>CCTV / access control and door entry systems (security)</b>	44.6%
<b>Data cabling</b>	4.6%
Any data cabling involving (central) government facilities, aerospace, airports, railway networks, banking or stockbroking facilities, military and defence facilities or power generation sites	No
<b>Grilles, shutters, gates and barriers</b>	2%

#### 4. High Risk Activities and Working Locations

High-risk work:

- |  |                                     |
|--|-------------------------------------|
| <b>None</b>  | <input checked="" type="checkbox"/> |
| <b>Airside or aircraft operation areas or hangars</b>  | <input type="checkbox"/>            |
| <b>At height with a drop greater than 16m</b>  | <input type="checkbox"/>            |
| <b>Nuclear installations or establishments (other than perimeter fences or offices)</b>  | <input type="checkbox"/>            |
| <b>Work which requires Personal Track Safety or Sentinel Cards</b>   | <input type="checkbox"/>            |
| <b>Work involving railway tracks, signals, rolling stock or open line working</b>  | <input type="checkbox"/>            |
| <b>Safety critical locations in premises used for storage or processing of (petro)chemicals, gases or oils</b>   | <input type="checkbox"/>            |
| <b>Safety critical locations of power generation facilities other than nuclear premises</b>  | <input type="checkbox"/>            |
| <b>Cladding, roofing and/or scaffolding work (including inspection or sign off of scaffolding) OR work on high-rise premises</b>   | <input type="checkbox"/>            |
| <b>Offshore</b>  | <input type="checkbox"/>            |
| <b>Work on ships whilst not in dock</b>  | <input type="checkbox"/>            |
| <b>At depths greater than 3m</b>   | <input type="checkbox"/>            |
| <b>Confined spaces that fall within the Confined Space Regulations</b>   | <input type="checkbox"/>            |
| <b>Work includes any hazardous substances such as explosives, toxic/corrosive chemicals, siliceous materials, gases, isocyanates, radioactive substances or materials which give rise to dust, fumes or vapour which are uncommon to the trade</b> | <input type="checkbox"/>            |
| <b>Work with, handling, storage or exposure to asbestos</b>  | <input type="checkbox"/>            |

## 5. Statements associated with selected covers – see schedule for full cover detail

<b>Premises</b>	Selected
<b>Risk Address</b>	16 Fairway Business Centre Airport Service Road Portsmouth PO3 5NU United Kingdom
Primary use of premises	Office
External doors (including roller shutters), skylights and windows secured with appropriate locks, confirming to BS:3621 where applicable	Yes
Heating system is fixed and does not use naked flame	Yes
Is the property of a standard construction (built of either brick, stone, metal or concrete with a roof made from slate, tiles, concrete or metal)	Yes
Has the property ever flooded	No
Does the property have a history of subsidence, landslip, heave or structural movement	No
<b>Professional Indemnity</b>	Selected
Turnover for all insured entities in most recent financial year (if new venture without previous financial year please use an estimated figure)	£250,000
Percentage of turnover for fees where you provide pure design, consultancy, technical, software design or other professional services only	0%
Is at least 5 years' relevant experience held by the persons carrying out, controlling or signing off the works in respect of the professional activities undertaken or does this person have suitable professional qualifications	Yes
Any claims, losses or incidents, whether insured or not in respect of Professional Indemnity	No
Is manufacturing work undertaken	No

## 6. Previous Insurer Details

<b>Previous insurer</b>	No information provided
<b>Do you currently have a policy with QBE and/or Sutton Specialist Risks</b>	No

7. Claims History

Not applicable

Additional Information

Not applicable