



PROPERTY OWNERS INSURANCE STATEMENT OF FACTS

This Statement of Facts is the record of information provided to **Us** by **Your** insurance adviser on **Your** behalf.

You are required to make a fair presentation of the risk to **Us**.

If **You** breach **Your** duty to provide a fair presentation and any such breach was deliberate or reckless, **We** may regard the Policy as void and are not required to return any paid Premium to **You**.

If the breach was not deliberate or reckless, **Our** remedy shall depend upon what **We** would have done if **You** had complied with the duty of fair presentation:

- **We** may regard the Policy as void if Insurers would not have entered into the Policy on any terms in the absence of the breach. In this case, **We** must return the premium paid.
- If **We** would have entered into the Policy, but on different terms (other than terms relating to premium) the Policy is to be treated as if those different terms applied from the outset, if **We** so require.
- If **We** would have entered into the Policy but would have charged a higher premium **We** may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims).

YOUR DETAILS

The following are statements provided about **You**.

PROPOSER DETAILS

Proposer:	Mr Fernando Mendoza trading as Mendoza, Fernando
Company Status:	Sole Proprietor
Trade:	Property Letting
Correspondence Address:	28 Clement Gardens Hayes Middlesex United Kingdom UB3 4AR
Date Business Established:	15/05/2014
Number of Subsidiary Companies:	0

Pen Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA Number: 314493).
Registered Office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered in England and Wales.
Company Number: 5172311. <http://www.penunderwriting.co.uk> You can check this on the Financial Services Register by visiting the FCA's website
www.fca.org.uk or by contacting the FCA on 0800 1116768.

Period of Insurance:	15/05/2017 to 14/05/2018
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GENERAL DECLARATION

Neither **You**, or any partner, director or family member involved in **The Business** has ever;

been convicted or charged with (but not yet tried) or given an Official Police Caution in respect of any criminal offence other than a motoring offence or an offence that is now considered "spent" under the Rehabilitation of Offenders Act	TRUE
had an insurance proposal declined, renewal refused, insurance cover cancelled or special terms applied	TRUE
been the subject of an insolvency procedure whether personally or as a director, officer or manager of a company which was itself the subject of an insolvency procedure	TRUE
The Business complies with the requirements of the Regulatory Reform (Fire Safety) Order 2005	TRUE

THE PREMISES

Risk Address/The Premises:	4 Fields Road Newport Gwent United Kingdom NP20 4PL
Property Type:	House
Year The Premises built:	1950
Occupancy Details:	Residential - Private Rental Residential - Private Rental Residential - Private Rental Residential - Private Rental Residential - Private Rental Residential - Private Rental

The Premises;

are not unoccupied, empty or disused	TRUE
is maintained in a good state of repair	TRUE

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is not in an area liable to flooding with a history of flooding or any adjacent premises do not have a history of flooding	TRUE
has not been affected by or shows any visible signs of damage by subsidence, ground heave or landslip or adjacent property has not suffered from, or shows any visible signs of damage from subsidence, ground heave or landslip	TRUE
are constructed of brick stone or concrete and roofed with slates, tiles, concrete, metal or asbestos with no more than 20% of other materials	TRUE
has a sprinkler installation fitted and maintained	UNTRUE
is heated by fuel type	Radiators - Hot Water Gas

NUMBER OF CLAIMS IN THE LAST 5 YEARS;

None

The insurers for this Policy are as stated below.

1. In respect of all sections other than the Legal Expenses and Rent Guarantee Insurance Section

Ageas Insurance Limited

Registered office address

Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA

www.ageas.co.uk

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No 202039.

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www.fca.org.uk or by contacting the FCA on 0800 1116768.

2. In respect of the Legal Expenses and Rent Guarantee Insurance Section

Arc Legal Assistance Limited, The Gatehouse, Lodge Park, Lodge Lane, Colchester, CO4 5NE. Registered in England and Wales with Company No: 4672894. Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority.

DATA PROTECTION NOTICE

Please read this notice carefully as it contains important information about our use of **Your** personal information.

In this notice, **Your** personal information means any information **We** hold about **You** and any information **You** give **Us** about anyone else. **You** should show this notice to anyone else insured or proposed to be insured under **Your** Policy as it will also apply to them. It explains how **We** use all the information **We** have about **You** and the other people insured under **Your** Policy.

Please note that if **You** give **Us** false or inaccurate information this could give **Us** the right to avoid **Your** insurance Policy or it could impact **Your** ability to claim.

Sensitive information

Some of the personal information that **We** ask **You** to provide is known as "sensitive personal data". This will include information relating to health issues, race, religion and any criminal convictions. **We** need to use sensitive personal data to provide **You** with quotes, arrange and manage **Your** Policy and to provide the services described in **Your** Policy documents (such as dealing with claims).

How We use Your personal information

We are part of a group of companies. **We** may share **Your** personal information with other companies in the group for any of the purposes set out in this notice.

We will use **Your** personal information to arrange and manage **Your** insurance Policy, including handling underwriting and claims and issuing renewal documents and information to **You** or **Your** insurance adviser. **We** will also use **Your** personal information to assess **Your** insurance application and provide information to credit reference agencies.

We may research, collect and use data about **You** from publicly available sources including social media and networking sites. **We** may use this data for the purposes set out in this notice, including fraud detection and prevention.

We may have to share **Your** personal information with other insurers, statutory bodies, regulatory authorities, **Our** business partners or agents providing services on **Our** behalf and other authorised bodies.

We will share your personal information with others:

if **We** need to do this to manage **Your** Policy with **Us** including settling claims;

- for underwriting purposes, such as assessing **Your** application and arranging **Your** Policy;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if **We** are required or permitted to do this by law (for example, if **We** receive a legitimate request
- from the police or another authority); and/or

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- if **You** have given **Us** permission.

You can ask for further information about **Our** use of **Your** personal information. If **You** require such information, please write to the Data Protection Officer at the address set out in the **Endorsement** entitled Identity of Insurers shown in **The Schedule**.

Preventing and detecting crime

We may use **Your** personal information to prevent crime. In order to prevent and detect crime **We** may:

- check **Your** personal information against **Our** own databases; share it with fraud prevention agencies. **Your** personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when **You** make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, **We** will share **Your** relevant personal information with them. The information **We** share may be used by those companies when making decisions about **You**. **You** can find out which fraud prevention agencies are used by **Us** by writing to **Our** Data Protection Officer; and/or
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. **We** may pass information relating to **Your** insurance Policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

Dealing with others on your behalf

To help **You** manage **Your** insurance Policy, subject to answering security questions, **We** will deal with **You** or **Your** husband, wife or partner or any other person whom **We** reasonably believe to be acting for **You** if they call **Us** on **Your** behalf in connection with **Your** Policy or a claim relating to **Your** Policy. For your protection only **You** can cancel **Your** Policy or change the contact address.

Marketing

We may use **Your** personal information and information about **Your** use of **Our** products and services to carry out research and analysis.

We will only use **Your** personal information to market **Our** products and services to **You** if **You** agree to this.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of **Our** service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **Our** premises.

It is understood by **You** that any information provided to **Us** regarding **You** will be processed by **Us** for the purposes of providing insurance, handling any claims and any other related purpose and which may require providing such information to third parties (including **Our** group companies). As a result **We** may transfer **Your** personal information to a destination outside the European Economic Area ("EEA"). **We** will take the necessary steps to ensure that **Your** information is treated securely and in accordance with this privacy policy

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Further information

You are entitled to receive a copy of any of **Your** personal information **We** hold. If **You** would like to receive a copy, or if **You** would like further information on, or wish to complain about, the way that **We** use your personal information, please write to the Data Protection Officer at the Registered office address stated in the **Endorsement** entitled Identity of Insurers shown in The Schedule.

If **We** change the way that **We** use **Your** personal information, **We** will write to **You** to let **You** know. If **You** do not agree to that change in use, **You** must let **Us** know as soon as possible by writing to **Us** at the address referred to above.

You have the right to complain to the Information Commissioner's Office at any time if **You** object to the way **We** use **Your** personal information. For more information please go to www.ico.org.uk.