

Excess of Loss Liability Policy Statement of Facts

The policy, schedule, statement of fact and endorsements form one document and should be read together.

You must make a fair presentation of the risk to **us** at inception, renewal and variation of **your** policy. This means that **you** must tell **us** about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and that **you** must not misrepresent any material facts. A material fact is one which would influence the acceptance or assessment of the risk. If **you** have any doubt about facts considered material, it is in **your** interest to disclose them to **us**.

Please check that all of the information recorded in this document is correct. If there are any inaccuracies or omissions, please inform **us** immediately. Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

Sanctions

We will not provide cover nor will we make any payment or provide any service or benefit to you or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of yours would violate any applicable trade or economic sanctions law or regulation.

Policyholder	Fast Forward Vocational Training Limited
Policy Number	PC347577
Broker Name	ALLIANZ BUSINESS SERVICES LIMITED
Address	119 Wincolmlee Hull Yorkshire United Kingdom HU2 8AH
Period of Insurance from	19/12/2023
Period of Insurance to	18/12/2024

Claims

You must advise **us** of any claim (paid or outstanding) over the last five years totalling more than £250,000.

Coverage

We agree subject to the terms of this policy and to the limit(s) of indemnity detailed in the schedule to indemnify **you** in accordance with the terms and conditions of the primary policy. **We** have assumed that the primary policy is issued on the insurer's standard market wording.

You must advise **us** if that is not the case or if there are any additional coverage extensions where cover is expected to be provided by **us**.

Additional coverage extensions will include coverages such as: economic or financial loss, professional indemnity, property in **your** custody or control (other than property temporarily occupied to undertake your work), abuse or molestation (affirmative coverage), medical malpractice, extended products liability (such as recall, repair, removal, replacement, or any performance guarantee), aircraft products liability or other aviation liability.

You must advise **us** prior to inception of any Period of Insurance if **we** have any participation on the primary insurance or any other excess layer for the coverage being requested.

Activities

We are not providing cover for any of the activities detailed below, unless specifically agreed in writing by **us**.

General

- Any of **your** operations (other than temporary visits) or any premises of **yours** or any associated or subsidiary company of **yours** or branch office or representative of **yours** with power of attorney domiciled elsewhere than in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man; or
- the manufacture, distribution, handling, installation or removal of asbestos, ammunition, arms, explosives or fireworks.

Excess Public Liability

Any manual work undertaken in the United States of America (or its territories or possessions) or Canada

Work at, on or involving

- tunnel, viaduct, bridge, tower, steeple, chimney shaft, underground storage tank or vessel, sewer, dam, river defences, sea or coastal defences or docks; or
- separate contracts for manufacture, supply or erection of scaffolding or for demolition or for cladding; or
- mines or quarries, chemical, nuclear, oil, gas or petrochemical plant; or
- airside, offshore, marine vessels, diving or sky diving

Ownership of or responsibility for:

- any residential building or residential property exceeding 6 floors (including the ground floor): and
- which has any combustible external cladding or insulation (including but not limited to unknown cladding, aluminium composite material (ACM) exterior cladding, expanded polystyrene (EPS), exterior insulation finishing system (EIFS) or external wall insulation systems (EWI), UPVC/plastic cladding, phenolic foam insulation, poly-isocyanurate insulation or polyurethane insulation)

Operation of any:

- sporting, leisure or entertainment venue with a capacity greater than 1,000 and/or organisation of any event with attendance greater than 1,000; or
- professional sports team; or
- trampoline park, equestrian activities, amusement park, circus, fair or carnival; or
- hospital, medical service or any clinical trial; or
- marine vessel, hovercraft or aircraft or other aerial device (including but not limited to any drone, any unmanned aerial vehicle (UAV) or small unmanned aircraft (SUA)) designed to travel through air or space.

The Business

Status of Entity	Private Limited Company
Trade	Training Advisory Service
Business	Training Advisory
Year Business Established	2019
Estimated Turnover (next 12 months)	£500,000

It is **your** responsibility to ensure the Business stated above accurately represents the Trade selected and stated above. Any material difference must be specifically agreed in writing by **us**.

General

No proposer, owner or director (or any company in which any proposer owner or director have been involved) or partner of the business or subsidiary company has:

- had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending; or
- been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings; or
- had a proposal refused or declined; or
- had an insurance cancelled; or
- had a renewal refused; or
- had special terms imposed; or
- been the owner or director of, or partner in, any business, company or partnership had a county court judgment awarded against them.

Overseas products and services exposure

Percentage of total gross fees/turnover (EU)	0.00%
Percentage of total gross fees/turnover (USA/Canada)	0.00%
Percentage of total gross fees/turnover (Rest of World)	0.00%

Excess Public Liability

Heat work away from own premises	No
Maximum depth worked at (metres)	0
Maximum height worked at (metres)	0

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