Contractors Combined Statement of Fact

This is the information which we have based your policy terms and conditions upon.

For the purpose of this insurance this constitutes your fair presentation of risk.

A fair presentation of the risk is one which discloses to us every material circumstance which you know of or ought to know of, or gives us sufficient information to put us on notice that we will need to make further enquiries for the purpose of revealing those material circumstances, and which makes that disclosure in a manner which is reasonably clear and accessible to us, and in which every material representation as to a matter of fact is substantially correct and every material representation as to a matter of expectation or belief is made in good faith.

A material circumstance is one that would influence our decision as to whether or not to agree to insure you and, if so, the terms of that insurance. If you are in doubt as to whether a circumstance is material you should disclose it to us.

Where corrections or changes are required we may recalculate the policy terms and conditions accordingly. Failure to advise us of corrections or changes or to make a fair presentation of the risk could prejudice, reduce or modify your rights under the policy.

If any details are incorrect then please advise us immediately otherwise it may affect any claim you make

Policy Reference: DOU/00612061/CONC/00/26

The Business

Business Name:	Acuity Build Group Ltd
Trading Address:	128 City Road, London, United Kingdom,, London, Greater London, EC1V 2NX, United Kingdom
Registered Address:	128 City Road, London, United Kingdom,, London, Greater London, EC1V 2NX, United Kingdom
Business Description:	New Build Construction and Refurbishments of PDH's, Offices & Assisted Care Facilities
Year Business Established:	2026
Have any of the Directors or Partners of the business ever been prosecuted for any health and safety issue or received a health and safety prohibition notice?	No
Have any of the Directors or Partners of the business ever been convicted or charged with any criminal offence other than a motoring offence?	No
Have any of the Directors or Partners of the business ever been declared bankrupt and/or been a Director/Partner of a company which has gone into liquidation, administration, receivership or been subject of a County Court judgement (or the Scottish equivalent)?	No

Details if any of the above questions have been answered "Yes":

Business Activities

What % of turnover relates to the application of heat away from your own premises?	10 %
What is the maximum height worked to?	12 Metres
What is the maximum depth worked to?	2 Metres
Does the turnover for the Business, where the Business designs and constructs from its own design and provides full technical supervision, exceed 10%?	No
Is any of the turnover for the Business produced solely from providing design, specification, supervision of construction or installation works, feasibility study, technical calculation or surveying for a fee?	No

Hazardous Works

Does the business undertake any of the following types of work?	
Demolition undertaken by employees or labour only sub contractors of buildings or part of a building when such work does not form part of a contract for reconstruction, alteration or repair and exceeds 5 metres in height	No
Construction, alteration or repair of bridges, viaducts, towers, steeples, spires pylons, chimney shafts, blast furnaces, docks, harbours, tunnels, mines, dams coastal defence or flood protection	No
Pile driving, quarrying or use of explosives	No
Contracts solely for the laying of main sewers	No
Handling, removal, storage or transportation of asbestos or asbestos containing materials or silica	No

Details if any of the above questions have been answered "Yes":

Hazardous Locations

Does the business undertake work at any of the following locations?	
Airside or at airports (but not including work in shops and offices at airports)	No
On or in any ship, vessel, water craft, air cushioned vehicle or jetties	No
At railways or railside (excluding work within shops or offices)	No
At nuclear sites, gas, chemical or petrochemical works (including storage) refineries, power station or petrol tanks	No
Overseas, outside of the UK or offshore	No

Details if any of the above questions have been answered "Yes":

Legal Expenses

You must notify Dual within 14 days of inception / renewal of any inaccuracies or changes required in respect of the assumptions below:

After enquiry there are no causes, events or circumstances which may give rise to a claim being made under this insurance which have not already been advised to us

No insurer has ever refused commercial legal expenses insurance, cancelled mid-term, imposed special terms/conditions or declined to renew a commercial legal expenses insurance policy with You

There has not been more than one claim or dispute to which this policy would have applied within the last 3 years

There has not been a claim or dispute in the last 3 years to which this policy would have applied where the fees or expenses exceeded £5,000

You have complied with the current guidance issued by HM government and the Health & safety Executive concerning the management of COVID-19 risks including but not limited to:

a. COVID-19 risk assessments have been completed and communicated to their workforce
b. Documented procedures which comply with all aspects of the current guidance that are relevant to your business are in place and are being enforced
c. Risk assessments and procedures will be kept under continual review and will be updated as soon as reasonably practicable should the guidance change or adjustments be required to improve their effectiveness.

Your business has taken technical and organisational measures to comply with GDPR legislation

Your business does not have more than 10 properties and/or leases and these are all located within the United Kingdom of Great Britain and Northern Ireland

You and your business are domiciled within the United Kingdom of Great Britain and Northern Ireland and no business vehicles are located or expected to be located outside of the United Kingdom of Great Britain and Northern Ireland for a continuous period of 60 days or more

Health & Safety & Risk Management

Does the business;	
have a written and signed health & safety policy?	Yes
engage the services of an external company to oversee the health & safety of the business?	Yes
keep records of training provided?	Yes
supply and enforce the use of personal protective equipment?	Yes
keep records of personal protective equipment supplied?	Yes
carry out risk assessments for each contract you work on?	Yes
produce written work method statements for each contract your work on?	Yes

Details if any of the above questions have been answered "No":

Liability Estimates

Estimated manual PAYE wageroll and payments to labour only sub contractors (LOSC) for the forthcoming 12 months (excluding payments for wood/metal working machinists)	£700,000.00
Estimated payments to fixed wood/metal working machinists for the forthcoming 12 months	£0.00
Estimated payments to bona fide sub contractors (BFSC) for the forthcoming 12 months	£1,000,000.00
Estimated annual turnover for the forthcoming 12 months	£6,000,000.00

Contractors All Risks Estimates

Maximum contract value any one contract site	£2,500,000.00
Maximum contract period any one contract site	10 Months
Total replacement value of employees tools and other personal effects	
Total replacement value of owned plant, tools, site huts and temporary buildings	
Estimated annual hiring charges for the forthcoming 12 months	£100,000.00
Maximum total value of hired in plant any one accident at any one site	£40,000.00

Claims Experience

Have any of the Directors or Partners in connection with your business ever suffered any loss, damage, injury or disability or incurred liability (whether insured or not) during the last 5 years in connection	No

Details if any of the above questions have been answered "Yes":

Material Facts

Details of any other facts that could be considered material to this insurance proposal

Date: 29/07/2026

This statement of fact is based on your presentation to us dated 22/07/2026 and subsequent communications.

This is a statement of fact for the contractors combined policy. Our terms have been based on the statements made in this document. Please read this document thoroughly and check the details are correct.

If any details are incorrect then please advise us immediately otherwise it may affect any claim you make