PERFORMANCE
FILM & MEDIA INSURANCE

Part of HOWDEN

Statement of Fact

Media Trust

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What is a Statement of Fact?

This is an important document and You must read it in full

A Statement of Fact records the information notified to Hiscox and facts assumed about You, Your Business and Your Business partners and directors. It must be read in conjunction with the enclosed policy, any clauses endorsed on the policy, the schedule and policy wording. This information has been taken into account when calculating the premium, terms and conditions upon which Your policy is formulated. Please remember You must make a fair presentation of the risk to Us. This means that You must:

1. disclose to Us every material circumstance which You know or ought to know or, failing that, sufficient information to alert Us that We need to make further enquiries; and
2. make such disclosure in a reasonably clear and accessible manner; and
3. ensure that, in such disclosure, any material representation as to a:
    a. matter of fact is substantially correct; and
    b. matter of expectation or belief is made in good faith.

A circumstance or representation is material if it would influence Our judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. You must also make a fair presentation of the risk to Us in connection with any variations, e.g. changes You wish to make to Your policy in which case You must inform Your insurance adviser.

If You fail to make a fair presentation of the risk then this could affect the extent of cover provided or could invalidate Your policy. If You are in any doubt as to whether a circumstance is material then You should disclose it.

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

You must check all the information contained in this Statement of Fact and The Schedule and contact Your insurance adviser 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 all or some of Your claim(s).

Any subsequent alterations to this Statement of Fact take precedence over the information contained within it.

Performance is a trading name of Howden UK Brokers Limited, which is authorised and regulated by the Financial Conduct Authority No. 307663. Registered in England and Wales under company registration number 02831010. Registered Office: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes

Duty of Disclosure of 'Material Facts'

Before you take out or renew any insurance policy, and at any time whilst you are insured by it, you have a duty to disclose all 'Material Facts'. A 'material fact' is anything which might influence an insurer as to whether to insure you or not, or continue with any insurance that you have, what premium to charge or conditions to impose.

You must make reasonable enquiries to confirm that the information you disclose in connection with an application for insurance (including during the term of such insurances or at renewal) is accurate and complete.

Examples of 'material facts' that need to be disclosed include (but are not limited to):

- any incidents of loss or claims or incidents that might give rise to a claim (whether or not any loss, damage or liability is covered by insurance, or whether an insurance claim is made or not), damage or liability is covered by insurance, or whether an insurance claim is made or not),
- whether an insurer has declined a proposal for insurance, cancelled cover, refused to renew a policy etc.
- any changes in the directorship, ownership or structure of your company or business
- any changes to your business activities or percentage split in activities
- where you earn more than 50% of your annual fee income from any one client
- alterations to the normal form of business that you have told the insurers about.
- any changes to any of the territories you work in
- overseas activities (different territories have different rules and propensities for litigation and hence trading overseas may increase the level of risk for insurers)
- new products or activities (the activities you undertake are used to assess the perceived risk presented)
- criminal convictions or disqualification as a director in respect of anyone involved in the business,
- whether any director or partner has been involved in a business that has gone into liquidation / administration or similar, or if they have personally been bankrupt or been subject to a County Court Judgement or similar
- official notices or warnings from Councils or any other local or statutory authorities
- Any changes to any of the statements in the last Statement of Fact or any changes to the answers to any questions in the last proposal form you completed.

It does not matter that insurers have not asked for any information - you must still disclose it. You should keep a record (including copies of letters and emails) of all such information supplied. If you are in any doubt as to whether anything is a 'material fact' you must disclose it. Ask us for any advice you need as to whether something is a 'material fact'.

Non disclosure of material facts, particularly incidents of loss or damage at the premises, claims or incidents that may give rise to an insurance claim (whether any claim is made or not), or criminal convictions or disqualification as a director of anyone involved in the business, will invalidate your insurance from the start of your policy. This will mean that you will have no insurance and insurers will be within their rights not to make any payment in the event of a claim

You should be aware that failing to disclose certain information, such as additional premises or items or additional vehicles, may not invalidate your insurance, but it may mean that in the event of a claim insurers may pay less than is expected for these items or may not make any payment for them at all. For this reason all such information should be disclosed.

Your 'Duty of Disclosure of Material Facts' applies when you take out or renew any insurance policy, and at any time for all the whole time you are insured. You should therefore consider very carefully indeed whether there is anything at any time that is a 'material fact' which should be disclosed.

If you are in any doubt as to your obligation to disclose material facts having read this 'Important Notice', you must inform us straight away.

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Welcome

Please select the covers you would like to get a quote for below	Producers Indemnity and Multimedia Cover, Technical Equipment (Including Hired In Equipment and Computers) Cover
Contact Title	Miss
Contact First Name	Lauren
Contact Surname	Taverner
What is your mobile number?	07505 187497
What is your email address?	laurent@mediatrust.org
Address Line 1	110 Golden Lane
Town	London
County	Islington
Postcode	EC1Y 0TG

Business Information

Is the Policy to be in your name, a Partnership Name or Limited Company?	Company
What is the Full Trading Title?	Media Trust
What was the date your Business was established?	10/06/2022
Please enter your Business Description	Charity filming 40 Productions with Volunteer Directors
Does your company carry out any of the following activities?	None
How many consecutive and fully completed claims free years have you been insured for?	4 Years
Are you a member of a Trade Association?	No

Technical Equipment (Including Hired In Equipment and Computers)

Please enter the full 'New for Old' Replacement value of all your equipment?	0
Is any of your Technical Equipment permanently stored outside of the United Kingdom?	No
Do you Dry Hire out any of your Own Technical Equipment?	No
Do you require cover for any Hired in Equipment?	Yes
What limit of cover do your require for hired in equipment?	250,000
Annual hiring fees	10,000

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Within the policy you will automatically get £100,000 continuing hire cover. If you require this to be increased, please enter the total value	0
Within the above Sums insured have you included any Mobile Phones which are under Business Contract?	No

Premises

Premises Details (Premises - 1)

Does the Risk Address differ from the Correspondence Address?	No
What year did you move to these premises?	2022
Are all walls of the Premises built of brick, stone or concrete?	Yes
Is any of the Premises roof flat?	No
Excluding any Flat Roof, is the rest of the roof build from slate, tile, metal or concrete?	Yes
Are the Premises in a Good state of repair without any damage?	Yes
Is the Premises Purpose Built?	No
Please provide further details	Not purpose built - NO KIT KEPT HERE
Do you use Portable Space Heaters?	No
Is your Premises a Multi Occupied Premises?	Yes
Do you share your space with any other person and/or business?	Yes
Has the Premises ever been Flooded?	No
Does the Premises show any signs of Subsidence, heave and/or landslip?	No
Please could you confirm your premises complies with the above?	Yes
Are the Premises thoroughly protected by an intruder alarm system, under the sole control of the insured?	No
Is there CCTV on the Premises?	No
What type of lock is used on the final exit doors?	Mortise deadlock – 5 or more levers BS3621
What type of lock is used on accessible windows and skylights?	Key operator window locks
What type of lock is used on your external door to your business space?	Mortise deadlock – 5 or more levers BS3621

Producers Indemnity and Multimedia Cover

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Please confirm which cover you would like to proceeed with:	Multimedia Cover, Producers Indemnity Cover
Estimated Annual Budgeted Production Costs?	105,000
Maximum Limit Per Production	25,000
In respect of the Productions to be insured, do they involve any of the following	None
Any Cast or Crew members that are aged under 4 or over 80 years?	No
Any Cast or Crew members suffering from Pre-Existing medical conditions?	No
You automatically get cover for Post Production Indemnity up to £50,000. Would you like to increase this cover?	No

Declaration Page

Has there been any incidents or claims made in the last 5 years for any of the covers required whether insured or not?	No
Is there any further information you believe to be material to your risk and that we should be made aware of?	No
1) Had an Insurance Contract cancelled by an insurer	No
2) Had an insurance contract declared void by an insurer	No
3) Had different terms applied to an insurance contract by an insurer due to misrepresentation by: -providing misleading or incorrect information -deliberately or recklessly withholding information -providing false documents	No
4) Had insurance cover restricted or cancelled due to non-compliance with risk improvement requirements	No
5) Been convicted of or charged with but not yet tried for a criminal offence other than motoring offences	No
1) You ensure that all lifting plant and pressure vessels / boilers which are subject to statutory regulations are regularly inspected by qualified engineers	Yes
2) To the best of your knowledge you comply with your legal obligations under the UK health and safety legislation.	Yes
1) Convicted of (or charged but not yet tried with) a breach of any UK health and safety legislation by any official body regulatory authority or enforcing authority	No
2) Served with a prohibition notice or improvement notice in connection with any UK health and safety legislation by any official body regulatory authority or enforcing authority	No
3) Served with a clean-up notice in connection with any UK health and safety legislation by any official body regulatory authority or enforcing authority	No

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4) Been declared bankrupt or insolvent either as private individuals or in connection with any business within the last ten years	No
5) Been disqualified from holding a directorship	No
6) Been the subject of a County Court Judgement (or the Scottish equivalents) in respect of debt as private individuals or in connection with any business within the last six years	No
7) Been officers of a company that has been declared insolvent, or had a receiver or liquidator appointed, or entered into arrangements with creditors in accordance with the Insolvency Act 1986 within the last ten years	No
Please could you confirm your contact preferences	Email
Where did you hear about us?	Other
Please provide further details	renewal

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If you have a complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please notify Performance.

We are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying on that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.

Data Protection Act - Information Uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Howden UK Brokers Limited (trading as Performance) and Hiscox Underwriting Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice. In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Credit Searches and Accounting

In assessing your Renewal, to prevent fraud, check your identity and to maintain its policy records, the insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors. The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com.

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to by contacting Performance.
We and other organisations may also search these agencies and databases to:

1. Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
2. Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
3. Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity

Claims History

1. Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
2. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim

You should show these notices to anyone who has an interest in the insurance under the policy.

Telephone Recording

For our joint protection telephone calls may be recorded and/or monitored.

PERFORMANCE
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