

SCHEDULE AND STATEMENT OF FACT

Name: Alan Seager C/O - Stowmarket and District Beekeepers
Address: The Lighthouse, Upper Street, Baylham, Ipswich, IP6 8JR
Policy Number: BK 001 176
Effective Date: 12th July -2018 (21:24)
Date of issue: 25th July 2018
Total First Premium: £18
Includes: IPT @ 12% £2.16

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

We are keen to work in partnership with You and avoid any misunderstandings.

This statement of fact is based on the information provided by Your insurance agent, which is shown on the following pages.

You must make a fair presentation of the risk. A fair presentation of the risk is one 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 and are those facts which the underwriter may wish to know in deciding whether to underwrite the risk and/or the terms upon which to underwrite the risk. They may be relevant either to the physical risk or to the personal background and characteristics (including financial) of You and/or any director, partner, officer and/or principal of Your Business

Failure to make a fair presentation of the risk could result in Your policy being invalidated.

Should You be in doubt as to whether information is accurate or material, then You must

- discuss it with Your insurance agent; or
- disclose it to Us.

If any changes are required, please notify Your insurance agent immediately as this may result in changes to the terms and conditions of the policy, or a refusal to provide cover.

Endorsements and Conditions

This document, along with the policy wording will contain Endorsements and additional clauses, which, along with the Policy Conditions and Conditions Precedent impose certain obligations upon You which if not complied with may invalidate Your insurance or claim.

If you are unable to comply with any Endorsements, additional clauses, Policy Condition or Conditions Precedent You should contact Us immediately through Your insurance agent. We will then decide whether We might be prepared to agree a variation of the policy.

All **Endorsements**, additional clauses, along with the Policy Conditions and Conditions Precedent remain effective unless You receive written confirmation of a variation from Us through Your insurance agent

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Your Agent is: Buckland Harvester Insurance Brokers Ltd

Agency No: 2315

Address: Parsonage Chambers
3 Parsonage
Manchester

Postcode: M3 2HW

Telephone No: 0161 834 1884

General Information

Do you comply with the following acceptance criteria?

Yes

No proposer has any convictions, criminal offences or prosecutions pending other than motor offences

No proposer has ever been declared bankrupt/insolvent in a personal or a business capacity, or the subject of bankruptcy proceedings?

No proposer ever had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed other than where the insurer ceased trading or no longer supports the product

Full Insured Name: **Alan Seager C/O - Stowmarket and District Beekeepers**

Premises: **Baylham Rare Breeds Farm, Baylham, IP6 8LG**

Postcode **IP6 8LG**

Provide details of all previous losses or damage/claims sustained by you
(whether insured or not) during the last 3 years relating to the items to be insured.

N/A

Date of Claim	Claim details	Paid Amount	Amount outstanding

All Risks Section

COVER REQUIRED

The excess for all items in this Section is £50 unless otherwise stated.

Number of Hives	10
Total Equipment & Stock Sum Insured Gold Cover	£10,000
Building Sum Insured	N/A

How to Complain

If You have any enquiry arising from Your Policy please contact Your insurance agent who arranged the Policy for You or the local Arista office quoting the Policy number in all cases

If You have a complaint arising from Your Policy please contact

The Chief Executive
Arista
Geo Underwriting Services Limited
55 Bishopsgate, London EC2N 3AS
www.Arista-Insurance.com

After this action if You are still not satisfied with the way a complaint has been dealt with Your complaint may also be referred to the Financial Ombudsman Service The address is

Financial Ombudsman Service
Exchange Tower
London E14 9SR
www.financial-ombudsman.org.uk

Telephone: 0800 023 4567/ 0300 123 9 123

Fax: 020 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services

Following the complaints procedure does not affect Your rights to take legal proceedings

Financial Services Compensation Scheme

Arista is a trading name of Geo Underwriting Services Limited and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS)

Should we be unable to meet our liabilities You may be entitled to compensation from the scheme depending on the type of insurance and the circumstances of the claim.

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Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 7741 4100. Alternatively, more information can be found at www.fscs.org.uk

The Underwriters

This policy is underwritten by Ageas Insurance Limited and other insurers (hereinafter called the "Underwriters") and is administered by Arista in accordance with the authority granted under binding authority agreement(s)

Each Underwriter is only liable in respect of the cover provided under the Section(s) of this Policy shown against them below and not any other section

All Other Sections – Ageas Insurance Limited – 60% Ageas House, Templars Way, Eastleigh Hampshire, SO53 3YA (FCA Register No 202039) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Markel International Insurance Company Limited – 25%, 20 Fenchurch Street, London EC3M 3AZ – (FCA Register No 202570) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Arch Insurance Company (Europe) Limited – 15% , 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ – (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Arista is a trading name of Geo Underwriting Services Limited. Registered in England No. 4070987. Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400
Geo Underwriting Services Limited is a cover holder for certain leading Insurers.

The Financial Conduct Authority website which includes a register of all regulated firms can be visited at www.fca.org.uk/register or the Financial Conduct Authority can be contacted on 0800 111 6768

Information relating to the Prudential Regulation Authority can be found at www.bankofengland.co.uk/pru

Fair Processing Notice

The privacy and security of your information is important to us. This notice explains who we are, the types of information we hold, how we use it, who we share it with and how long we keep it. It also informs you of certain rights you have regarding your personal information under current data protection law. The terms used in this Fair Processing Notice relate to the Information Commissioner's Office guidance.

Who are we?

Geo Underwriting Services Limited (part of the Ardonagh Group of companies) is the Data Controller of the information you provide us and is registered with the Information Commissioner's Office for the products and services we provide to you.

You can contact us for general data protection queries by email to DataProtection@ardonagh.com or in writing to The Data Protection Officer, care of the office of the Chief Information Officer, The Ardonagh Group, 55 Bishopsgate, London, EC2N 3AS. Please advise us of as much detail as possible to comply with your request.

For further information about the Ardonagh Group of companies please visit <http://www.ardonagh.com/>.

What information do we collect?

We will collect personal information which may include your name, telephone number, email address, postal address, occupation, date of birth, additional details of risks related to your enquiry or product and payment details (including bank account number and sort code) which we need to offer and provide the service or product or deal with a claim.

We may need to request and collect sensitive personal information such as details of convictions or medical history that are necessary for providing you with the product, service or for processing a claim.

We only collect and process sensitive personal data where it is critical for the delivery of a product or service and without which the product or service cannot be provided. We will therefore not seek explicit consent to process this information as the processing is legitimised by its criticality to the service provision. If you object to use of this information, then we will be unable to offer you the product or service requested.

How do we use your personal information?

We will use your personal information to

- assess and provide the products or services that you have requested
- communicate with you
- develop new products and services
- undertake statistical analysis

We may also take the opportunity to

- contact you about products that are closely related to those you already hold with us
- provide additional assistance or tips about these products or services
- notify you of important functionality changes to our websites

We make outbound phone calls for a variety of reasons relating to many of our products or services (for example, to update you on the progress of a claim or to discuss renewal of your insurance contract). We are fully committed to the regulations set out by Ofcom and follow strict processes to ensure we comply with them.

To ensure confidentiality and security of the information we hold, we may need to request personal information and ask security questions to satisfy ourselves that you are who you say you are.

We may aggregate information and statistics on website usage or for developing new and existing products and services, and we may also provide this information to third parties. These statistics will not include information that can be used to identify any individual.

Securing your personal information

We follow strict security procedures in the storage and disclosure of your personal information in line with industry practices, including storage in electronic and paper formats,

We store all the information you provide to us, including information provided via forms you may complete on our websites, and information which we may collect from your browsing (such as clicks and page views on our websites).

Any new information you provide us may be used to update an existing record we hold for you.

When do we share your information?

To help us prevent financial crime, your details may be submitted to fraud prevention agencies and other organizations where your records may be searched, including the Claims and Underwriting Exchange (CUE) and the Motor Insurers Anti-Fraud and Theft Register (MIAFTR).

In addition to companies within the Ardonagh Group, third parties (for example insurers or loss adjustors) deliver some of our products or provide all or part of the service requested by you. In these instances, while the information you provide will be disclosed to these companies, it will only be used for the provision and administration of the service provided (for

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example verification of any quote given to you or claims processing, underwriting and pricing purposes or to maintain management information for analysis).

This may also include conducting a search with a credit reference bureau or contacting other firms involved in financial management regarding payment.

The data we collect about you may be transferred to, and stored at, a destination outside of the European Economic Area ("EEA"). It may also be processed by staff operating outside of the EEA who work for us or for one of our suppliers. Such staff may be engaged in, amongst other things, the provision of information you have requested.

If we provide information to a third party, we will require it and any of its agents and/or suppliers to take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this fair processing notice.

We may of course be obliged by law to pass on your information to the police or other law enforcement body, statutory or regulatory authority including but not limited to the Employer's Liability Tracing Office (ELTO) and the Motor Insurance Bureau (MIB).

We may also share your information with anyone you have authorised to deal with us on your behalf.

How long do we keep your information for?

We will not keep your personal information longer than is necessary for the purpose for which it was provided unless we are required by law or have other legitimate reasons to keep it for longer (for example if necessary for any legal proceedings).

We will normally keep information for no more than 6 years after termination or cancellation of a product, contract or service we provide. In certain cases, we will keep your information for longer, particularly where a product includes liability insurances or types of insurance for which a claim could potentially be made by you or a third party at a future date, even after your contract with us has ended.

Your rights

Under data protection law you have the right to change or withdraw your consent and to request details of any personal data that we hold about you.

Where we have no legitimate reason to continue to hold your information, you have the right to be forgotten.

We may use automated decision making in processing your personal information for some services and products. You can request a manual review of the accuracy of an automated decision that you are unhappy with.

Further details of your rights can be obtained by visiting the Information Commissioner's Office website at <https://ico.org.uk/>.

Making a Claim

To make a claim follow the instructions provided in the Conditions Precedent- Claims Procedure

To register a claim, you should contact **Arista Claims on 0345 415 0492** If You have a need to seek additional assistance please contact Your insurance agent