

## Risk Profile

This is the information provided to us which enabled your policy terms and conditions to be calculated. For the purpose of this insurance this constitutes your fair presentation of the 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 any doubt as to whether a circumstance is material you should disclose it to us.

We recommend that you check this information for accuracy and let us know, within 14 days of inception/renewal, of any inaccuracies or changes required. Where corrections or changes are required we reserve the right to 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

**Policy ID** : #3230372

To be Quoted on All Correspondence

**Name of Assured** : Wingpath Ltd

**Address** : 6 Eddeys Lane  
Headley  
Hampshire  
GU35 8HU

**Period of Insurance** : 16 January 2025 - 15 January 2026

**Turnover** : £125,001 - £150,000

**Sale Total** : **£112.00** - Inclusive of 12 % Insurance Premium Tax

### Business Combined (incl liabilities)

**Additional Cost of Working** : £2,500

**Employers Liability** : £10,000,000

**General Contents** : £5,000

**Portable Equipment** : UK £1,000

**Public Liability** : £1,000,000

**Directors & Officers Liability** : £250,000

**Include Manual Work** : No

**Within the last 5 years have you or : No**  
**anyone living with you, the**  
**premises or the business suffered**  
**any loss or damage (whether**  
**insured or not) or have you any**  
**knowledge of any incidents which**  
**may give rise to a claim for any of**  
**the risks now proposed?**

**Please enter your ERN number. If : 765/W2266**  
**you do not have this to hand**  
**please enter a 0 in this field and**  
**continue with the application**  
**online. We would ask that you then**  
**email us the ERN as soon as you**  
**have this to hand. Alternatively, if**  
**you are the sole director please**  
**tick the Exempt box.**

**Total : £112.00**

## **General Questions**

**Do you, or have you undertaken :**   
**any work in any of the following? \***  
**Financial trading platforms\***  
**Energy, aviation, power & utilities**  
**or any other safety critical**  
**industries\* Bespoke information**  
**security systems\* Hardware design**  
**or hardware manufacture\* Dating,**  
**gambling or gaming websites or**  
**other applications\* Pharmaceutical**  
**or medical**

**Have you or any partner or director, :**   
**or any other person responsible for**  
**managing the business in**  
**connection with this or any other**  
**businesses in which you or they**  
**have been trading ever been**  
**convicted or charged (but not yet**  
**tried) with any criminal offence**  
**other than motoring offences or**  
**spent convictions under the**  
**Rehabilitation of Offenders Act**  
**1974?**

**Do you provide any hosting :**   
**services for businesses that**  
**transact trade online?**

**Do you host any forums or blogs, :**   
**where others can post content?**

**Are at least 50% of contracts :**   
**undertaken subject to UK law?**

## **General Data Protection Regulation Statement**

Your insurance cover includes cover for individuals who are either insureds or beneficiaries under the policy (individual insureds).

We collect and use relevant information about individual insureds to provide You with Your insurance cover and to meet our legal obligations. This information includes individual insureds' details such as their name and address [and may include more sensitive details such as information about their health and criminal convictions].

We will process individual insureds' details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our full Markel privacy notice, a copy of which is available online at [www.markelinternational.com/foot/privacy-policy](http://www.markelinternational.com/foot/privacy-policy) or on request.

To enable us to use individual insureds' details in accordance with current data protection laws, We need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured this short form information notice before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.

You must promptly notify us if an individual insured contacts you about how we use their personal details in relation to your insurance cover so that we can deal with their queries.

## Demands and Needs statement

Based on the cover you have previously selected and the information you have told us, as detailed in your **Risk Profile**, we are able to provide our policies:

- Business Combined (incl liabilities)

We are not making a recommendation in respect of this product(s) however we have provided you with information to enable you to decide whether it is suitable for your needs and you will have solely determined and selected the product(s) most suitable for your requirements.

**Please note this constitutes a non-advised sale**

**Please check the level of cover and information provided detailed in your risk profile, and refer to your policy documentation, to ensure that it continues to meet your requirements and the information you have provided is correct.**

Our policy is provided by a single insurer, Markel International Insurance Company Limited, with whom we are contractually obliged to conduct insurance mediation activity and who provide us with binding authority to write insurance policies.

In the event that we are providing you with Personal Accident sickness and Travel Policy , we have selected your insurance from a single provider Accident & Health Underwriting , policy underwritten by Ark Syndicate Management Limited (syndicate 4020 at Lloyd's), with whom we are contractually obliged to conduct insurance mediation activity and who provide us with binding authority to write insurance policies

### Insurance Services

- Provide you in a timely manner with insurance documentation that complies with regulation
- Answer any queries in relation to the terms and conditions of the policy
- Forward premiums to Markel International Insurance Company Limited
- Deal with your claims as agent for Markel International Insurance Company Limited from notification through to payment
- Advise you of any changes in the policy conditions or administration of the policy
- Advise you of renewal terms at least 28 days before renewal date

### Advisory Services

Dependant on the cover you have selected you may be able to benefit from Markels Advisory Services, full details of what is available to you is included in your renewal documentation provided.

**Please contact us immediately should any information provided be incorrect or should you have any further queries.**