



Date of this letter
05 May 2025

Policy number
550280094

Your business insurance

What's included in this document

- Important information: please read carefully
- What you need to do next
- Your insurance demands and needs
- What's included in your policy package
- Covers you didn't select
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Important information: please read carefully

- This document contains details of your insurance demands and needs and the information you have provided to us. Please make sure that these details are up to date and correct.
- This statement of fact is a record of the information you have given to us. You must make a fair presentation of the risk to us. This means that you should tell us any information that may influence us in the acceptance of this insurance and the terms provided. This applies prior to the start of your policy, if any variation is required during the period of insurance and prior to each renewal. If you do not do this and fail to advise us of any inaccuracies or omissions your policy may not protect you in the event of a claim.
- If the sums insured that you have selected are not adequate this will result in the amount that we pay you in the event of a claim being reduced.

What you need to do next

- Please check this document carefully to make sure all details are correct and that you have told us any important or relevant information which may influence our decision to accept this insurance.
- Please check that the sections headed Your insurance demands and needs accurately reflect your insurance requirements.
- If you are not sure if something is important or relevant please contact us.
- If all the information in these documents is correct you don't need to do anything. Please keep these documents in a safe place.
- If any of the information in this document is incorrect, please call us immediately on 0330 159 1508.

Your insurance demands and needs

You have told us your insurance needs are:

- Policy effective date - 06/05/2025
- Your occupation is - Legal service
- Your company status is - Limited company
- Business started trading from - 04/03/2025
- Your business address is - Hoxton Mix Ltd,, 86-90 Paul Street, London, EC2A 4NE

What's included in your policy package

- Public liability
- Employers' liability
- Business equipment
- Legal expenses
- Personal accident (Capital benefits)

The covers you have chosen will meet your insurance demands and needs.

Covers you didn't select

- Personal accident (Weekly benefits)

Your contact details

The insured	Law and Consultation Ltd
Correspondence address	Hoxton Mix Ltd, 86-90 Paul Street London EC2A 4NE
Primary contact	Mr Robert Allrawi
Profession / occupation	Legal service

Your statement of fact

A statement of fact is a shared document between you and the insurer containing information you have provided.

It's very important that the information in this document is correct.

We will provide insurance cover based on the answers you gave to the questions we asked you.

We asked you	Your answer was
Your profession / occupation	Legal service
About your business	
When did your business start trading?	04/03/2025
What's your projected turnover for this year?	£400,000
How many people are there in your business including all principals, directors and employees?	2
How many principals and directors are there in your business?	1
What is your company status?	Limited company
Business specific questions	
Cover details	
Public Liability	£10,000,000
Employers Liability	£10,000,000
Business Equipment	£10,000
Legal Expenses	Yes
Personal Accident Capital Benefit	£10,000
Personal Accident Weekly Benefit	not included

Your claims details

You or any director or partner of the Business have not had any claims or incidents giving rise to a claim in the last 3 years.

Terms & conditions

You have also agreed that these statements are true:

These statements apply to:

- The proposer (either as a company or an individual)
- The partners or directors of the business
- Any other person who plays a significant role in managing or organising the business activities
- Any businesses which the parties detailed above have been a partner, director or person playing a significant role in managing or organising the business

In the last 5 years all the above have not been the subject of:

- bankruptcy proceedings
- an administrative receivership or administration order
- a company, partnership, or individual voluntary arrangement
- a debt relief order
- a compulsory liquidation or creditors voluntary liquidation
- a winding up order or any equivalents in Scotland or Northern Ireland
- County Court or High Court judgment or any equivalents in Scotland or Northern Ireland
- a recovery action by HM Revenue & Customs
- a prosecution, or been served a prohibition order, under health and safety legislation or environmental protection legislation
- disqualification from being a company director

In the last 5 years, in respect of any insurance policy, have not:

- had cover refused, declined, or declared void
- had renewal declined or refused
- had a policy cancelled for anything other than non-payment of premium
- had special terms or conditions imposed by the insurer

In addition:

Have never been charged with (but not yet tried), or convicted of any criminal offences, other than motoring offences and offences that are spent under the Rehabilitation of Offenders Act 1974 and subsequent amendments to that Act.

Finally, in connection with the business, or the business activities that you undertake:

- you or any of the principals or employees are not aware of **any existing situation which may result in a claim to this policy**
- the business to be insured is **based in the UK**
- there are **no subsidiary or associated business** to be included in this insurance

Declaration

Please read this declaration carefully. You should also show this declaration to anyone else covered by this insurance.

I/We have read the statement of fact (including the declaration) and any other quote documents supplied.

I/We understand that I/we have a duty to make a fair presentation of the risk and that the particulars given in this statement of fact are correct.

I/We have not withheld information that may influence AXA Insurance UK plc in the acceptance of this insurance and the terms provided.

I/We understand that if answers are incorrect or if all relevant information has not been disclosed that this insurance may not protect me/us in the event of a claim.

I/We will tell AXA Insurance UK plc of any change to the details given before the start date of the contract, if any variation is required during the period of insurance and prior to each renewal.

Your cancellation rights

You can call us to cancel your policy at any time within 14 days from the date you receive your documents. You'll get a full refund if your policy hasn't started and won't incur a cancellation fee. If your policy has started, you'll only pay for the length of time you've been covered but won't be charged the cancellation fee.

If you cancel it after 14 days, you'll only be charged for the time you've been covered by us, but there will be a £35 cancellation fee.

In both cases, if you've made a claim, or had one registered against you during that time, you won't be entitled to a refund.

How we will use your information

The information you give us will be used for managing our products or services. We are committed to keeping your details safe. We'll share them with companies we work alongside, who provide a service to us or you, including but not limited to, credit referencing, when you make a claim, and for fraud prevention purposes.

Our privacy notice explains more about this and how we use your information.

Changes to this document

Please tell us immediately if any details in this document have changed. We may need to change the terms and conditions of your policy or your premium.