

Statement of Fact

Overview:

Insured: THE QS ADVISORY CO LTD
Business Type: Limited Company
Insured Person: Mr Jacob Suthers
Address: 44 Ormskirk Road, Second Floor Offices
 PR1 2QP
Issue Date: 08/11/2025
Policy Period: 08/11/2025 00:00 to 07/11/2026 23:59
Reference: PC74Y8

Insurance Agreement:

This insurance policy is provided based on the following information as disclosed by you to us.

Limits of Cover:

Public Liability:	£5,000,000	Limit of Indemnity any one claim unlimited in the period of Insurance
Products Liability:	£5,000,000	Limit of Indemnity any one claim and in the aggregate
Professional Indemnity:	£1,000,000	Limit of Indemnity each and every claim unlimited in the period of Insurance
Employers' Liability:	£10,000,000 £5,000,000	Limit of Indemnity each and every claim unlimited in the period of Insurance except; any one claim unlimited in respect of Offshore work, Terrorism or Abestos

Risk Information:

Primary Business Activity:	Quantity Surveying
Sector:	Engineering
Business Turnover:	£300,000 - £349,999
Fee Earning Employees:	2
Non-fee Earning Employees:	0
USA/Canada Physical work:	N/A
USA/Canada Contract work:	N/A
Manual work:	No
Height work:	No
More than one client at any one time:	Yes
Number of clients at any one time:	5
Offshore work:	N/A
Live Power/Heat work:	N/A
Critical Rail Work:	N/A
ERN Number:	
Secondary Activity:	Expert Witness; Tax Consultancy

Accredited Insurance (Europe) Limited - UK Branch (UK Company Number: BR021362; FRN:608422) is the UK Branch of Accredited Insurance (Europe) Limited which is incorporated in Malta (Company number: C59505) with limited liability and with its Registered Office and principal place of business at Development House, St Anne Street, Floriana, FRN 9010 Malta. Accredited Insurance (Europe) Limited is licensed in accordance with the Insurance Business Act, 1998 (Chapter 403, Laws of Malta) to carry out insurance and reinsurance business, and together with its UK Branch, is subject to limited regulation by the UK's Financial Conduct Authority and the Prudential Regulation Authority.

This policy has been arranged on your behalf by Kingsbridge Contractor Insurance (a trading name of Kingsbridge Risk Solutions Ltd.) who are authorised and regulated by the Financial Conduct Authority (FCA) | FCA firm reference number 309149 | Registered in England 4122238

Policy form reference: KSME-SOF-191224

Add On Products:

Business Equipment: No
RICS cover: Yes

Declaration Statements:

Previously declined insurance/accepted on special terms:	No
Unspent/pending non-motoring criminal convictions:	No
Previous claims:	No
Previous bankruptcy or administration:	No
Sub-Contractor condition acceptance:	Yes
Aircraft sign off acceptance:	N/A
Radioactive contamination exclusion acceptance:	N/A
Architectural total contract value acceptance:	N/A
Provision of Medical Services exclusion acceptance:	N/A
Fire Safety criteria acceptance:	N/A
Reserved/regulated Legal activity exclusion acceptance:	N/A
Chartered Accountancy activity exclusion acceptance:	N/A
Recruitment Consultancy criteria acceptance:	N/A
Naval Architect criteria acceptance:	N/A

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Fair Presentation of Risk:

This policy is based on the following understanding:

1. All the Material Facts disclosed by you are true.
2. Where you are taking out this policy for purposes which are wholly or mainly related to your trade, business or profession all the material facts have been disclosed to us in a clear and accessible manner and have not been misrepresented to us.
3. Where you are taking out this policy for purposes which are wholly or mainly unrelated to your trade, business or profession, you have taken reasonable care not to misrepresent any material facts.

If you do not comply with the above and any such non-disclosure or misrepresentation by you is:

- a. proven by us to be deliberate or reckless we may:
 - i. avoid the policy which means that we will treat it as it never existed and refuse all claims, in which case we will not return the premium paid by you; and
 - ii. recover from you any amount we have already pay for any claims including costs or expenses we have incurred.
- b. not deliberate or reckless, the policy may be affected in one or more of the following ways depending on what we would have done if we had known about the facts which you failed to disclose or misrepresented:
 - i. if we would not have provided you with any cover we will have the option to:
 1. avoid the policy which means that we will treat it as if it had never existed and repay any premium paid; and
 2. recover from you any amount we have already paid for any claims including costs or expenses we have incurred.
 - ii. if we would have applied different terms to the cover we will have the option to treat the policy as if those different terms apply. We may recover any payments made by us on claims which have already been paid to the extent that such claims would not have been payable had such additional terms been applied
 - iii. if we would have charged you a higher premium for providing the cover we will charge you the additional premium which you must pay in full.

A "material fact" would be a circumstance or representation that would influence our judgment in determining whether to accept the risk and, if so, on what terms. If you are in any doubt where a particular fact is material you should declare it.