

Statement of Fact - K-TCL-004893

Please confirm the below details for the proposed business insurance quotation.

Business Details

Insured business name	CONNOLLY GENERAL CONTRACTORS LIMITED
Insured person(s) name	Kieran Connolly
Inception date	13/02/2026 at 17:27:12
Address	41-43 Chalton street NW1 1JD
Email address	kc@ktclimited.co.uk
Phone number	07591436783

Cover Limits

Public Liability cover	£5,000,000
Employers' Liability cover	£10,000,000
Goods and Tools cover	£2,500
Are your client Tools kept in a vehicle?	No
If no, address where tools are kept	KTC Limited, 110-112 Lancaster Road Barnet EN4 8AL
Are you ERN exempt?	Yes
ERN number	N/A

Optional Covers

Professional Indemnity Cover	£250,000
Professional Indemnity Retroactive Date	13/02/2026
Design Work	No
Property Management	No
Taxation Advice	No
Contract Works cover	£250,000
Hired In Plant cover	Not Insured
Owned Plant cover	Not Insured

About Business

Trade 1

Occupation	Kitchen Installation Contractor
Years Experience	5 +

Trade 2

Occupation	Bathroom Installation
Years Experience	5 +

Trade 3

Occupation	Plumbing - Domestic/Small Commercial Only
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Trade 3

Years Experience 5 +

Trade 4

Occupation Carpentry
 Years Experience 5 +

Trade 5

Occupation Electrical Contracting
 Years Experience 5 +

Do you have any parent/subsidiary companies? No
 Is your parent/subsidiary company covered under this policy? N/A
 Parent/subsidiary company name N/A

Does your business work outside the UK? No
 Is this temporary work in the EU only? N/A
 Does your business perform any work at height/depth? Yes
 Max height 15m
 Max depth 0m
 Business turnover £700,000 - £799,999
 Estimated turnover
 Company type Limited Company
 Number of Directors/Partners/Proprietors (DPP) 1
 How many of the above are clerical 1
 Number of employees 0
 How many of the above are clerical 0
 Number of bona fide subcontractors 4
 Number of labour-only subcontractors 2

Occupation Specific Questions

Involves Effluent Fumes Not Included
 Involves Hazardous Substances Not Included
 Use of Grinders Included
 Use of Blow Torches Not Included
 Use of Flame Cutting Equipment Not Included
 Use of Hot Air Guns Not Included
 Use of Soldering Iron Included
 Use of Welding Oxy Acetylene Not Included
 Phase 3 Work Not Included
 Gas Work Included

Declaration

Have you been declared bankrupt, insolvent or the subject of bankruptcy proceedings?	No
Have you ever had a past proposal refused or declined, or ever had any policy cancelled, renewal refused or had special terms imposed?	No
Have you had any convictions, criminal offences which are not spent under the Rehabilitation of Offenders Act or prosecutions pending other than motor offences?	No
Have you had any prosecutions/prohibition notice, or improvement order been issued under any health and safety legislation in the last 5 years?	No
Have you received a County Court Judgement (CCJ) regarding debt (either as an individual or in connection to a business)?	No
Have you had any claims, losses or incidents in the past 5 years relating to this type of insurance, whether you claimed or not?	No

Declaration

- You have confirmed that all the below statements are true and correct: You are not aware of any incidents over the last 5 years that have given rise to a claim, or loss or which would have been covered by the proposers insurance should such policy have been in force, other than those which have been declared to us.
- After enquiry you are not aware of any pending claims or circumstances that might reasonably be expected to give rise to a claim or loss against, the firm, the firm's predecessors in business or any persons proposed in the insurance, that would fall within the scope of the insurance cover.
- The proposer, or any principal, director or partner under a current or previous trading title, has never been declared bankrupt or insolvent or been convicted of arson or any other criminal offence (other than motoring offence) or has any prosecution pending.
- Never had insurance declined, cancelled or an insurer refused to continue or agreed to continue only on special terms.
- Not had to initiate or defend any Legal Expenses insurance claims or legal proceedings (including hearings before Employment tribunal) in the last 3 years.
- Not had any Inland Revenue in depth investigation into the company or any of its directors, VAT dispute, PAYE or P11D compliance dispute in the last 3 years.

Fair presentation of the risk

This quotation is based on the following understanding:

1. All the above Material Facts disclosed by you are true.

That in addition to 1. above

- A. 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.
- B. 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:
 1. avoid the policy which means that we will treat it as if it had never existed and refuse all claims, in which case we will not return the premium paid by you; and
 2. recover from you any amount we have already paid 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:
 1. if we would not have provided you with any cover we will have the option to:
 - avoid the policy which means that we will treat it as if it had never existed and repay any premium paid; and
 - recover from you any amount we have already paid for any claims including costs or expenses we have incurred
 2. 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



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RIGHT BY YOU



3. 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 judgement in determining whether to take the risk and, if so, on what terms. If you are in any doubt where a particular fact is material you should declare it.



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All cover is underwritten by Admiral Insurance (Gibraltar) Limited.

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