



Mrs Lynne Allsop
B Allsop & Sons Ltd and Glenbarry Metals Ltd
Langar Industrial Estate North
Harby Road
Langar
Nottingham
Nottinghamshire
NG13 9HY

Dear Lynne,

We refer to the Combined Liability policy and confirm that this has commenced for 12 months with effect from 28th February 2021.

Documents Included:

Invoice

Terms of Business

Your Duty of Care and Disclosure:

If you are a **consumer insured** (an individual buying insurance wholly or mainly for purposes unrelated to your trade, business or profession) you have a duty to take reasonable care to answer the insurer's questions fully and accurately and to ensure that any information that you volunteer is not misleading. This duty exists before your cover is placed, when it is renewed and any time that it is varied, and your policy wording may provide that it continues for the duration of the policy. If you do not do this, your insurer may be able to impose different terms on your cover, may charge you a higher premium or, in some circumstances, may be able to avoid your policy from inception and any claims under it would not be paid.

If you are a **business insured** (i.e. an insured who has bought insurance wholly or mainly for purposes related to their trade, business or profession) the business has a duty to make a fair presentation and disclose to the insurer every material circumstance which it knows or ought to know after reasonable search.

The business has a duty to disclose all material facts to the insurer before your cover is placed, when it is renewed and any time that it is varied. Your policy wording may also provide that this duty continues for the duration of the policy.

A material fact is a fact which may influence an insurer's judgement in their assessment of a risk, including its term and pricing.

Consider that insurers will want to know about anything that calls into question the integrity of the firm, its senior management, directors and owners. This includes but is not limited to convictions, bad debts, court judgements, censure or accusations by authority, investigations by authority and so on.

For both **business** and **consumer**, if you are in any doubt whether a fact is material we recommend that it should be disclosed. Failure to disclose a material fact may entitle an insurer to avoid the policy from inception and any claims under it would not be paid.

**CONFIRMATION
OF COVER**

Client Name:

B Allsop & Sons Ltd and
Glenbarry Metals Ltd

Client Ref:

42403669

Policy Type:

Combined Liability

Renewal Date:

28 February 2022

Current Insurer:

Compass London Markets
Limited

Business Description:

Metal Recycling incl. De-
Pollution of Motor
Vehicles, General Dealers,
Supply of Concrete
Products, Plant Hirers,
Property Owners, Haulage
Contractors and
Dismantling & Stripping
Out, Buying and Selling
Used Commercial Vehicles

Office Address:

Apex Business Center, 1
Watervole Way, Doncaster,
DN4 5JP