



## Professional Combined Insurance Accountants' Statement of Fact

**Policy Number** 00023770PIC  
**Period of insurance** From: 00.00 hours on 01/03/2024 To: 24.00 hours on 28/02/2025

**Broker** Movo Partnership Ltd  
**Insured** Brumijan Ltd t/a All About Accounting t/a All About Accounting  
**Registered Address** West Gate Lodge  
Cams Hall Estate  
Fareham  
PO16 8UP  
United Kingdom  
**Business** Accountancy

### **Please read the following information carefully**

This document sets out the important information that you, or your insurance advisor on your behalf, have provided to us and we rely on it in assessing your insurance cover. It is very important that it remains up to date and is correct – if it is not then it could invalidate your insurance or result in a claim being refused.

### **What you need to do next**

Please check that the information set out below in the **Key information** section is correct.

#### If the information is correct

If the information is correct you do not need to return this document or take any further action – simply keep this document in a safe place together with your other policy documents. We will treat this as your confirmation that the details below are correct and accurately reflect your insurance requirements. By paying the premium requested, you are accepting the terms contained in this document, the policy summary, schedule and policy document.

#### If the information is incorrect

If any of the details are incorrect or anything is unclear, please notify your insurance advisor immediately. We will tell you of any changes to your policy, including the premium payable, or any additional information we require to assess your insurance, and we will then issue you with a new statement in place of this document.

Please also read the **Confirmation and Important Notes** at the end of this document.

Some words used in this Statement of Fact take a special meaning. Please read your policy document – Definitions – to fully understand the meaning of words that take on a special meaning. If any words or statements remain unclear or untrue you must contact your broker to discuss the matter and advise us of any changes.

### **QBE PI Combined**

Insured name Brumijan Ltd t/a All About Accounting

Status of entity Limited



Registered at Companies House in the UK	Yes
Trading name	All About Accounting
Business established date	2005-07-11
Registered address	West Gate Lodge Cams Hall Estate Fareham Hampshire PO16 8UP United Kingdom
Trade/Profession	Accountancy
Turnover	£201,459
Percentage turnover from UK	100.00%
Percentage turnover from EU	0.00%
Percentage turnover from USA/Canada not subject to USA/Canada jurisdiction	0.00%
Percentage turnover from USA/Canada subject to USA/Canada jurisdiction	0.00%
Percentage turnover from rest of world	0.00%
Wageroll	£67,225
Number of directors/partners/principals	1
Number of employees (excluding	3

directors/partners/principals)

All employees (inc. LOSC, trainees, apprentices) No  
paid below PAYE threshold

Employer PAYE No 581/rz79206

Material facts

Aware of circumstances which might give rise to a claim	
Have there been significant fluctuations in the proposer's income or change in activities over the last 3 financial years or are anticipated in the forthcoming year	
Insurance previously declined/renewal refused/special terms imposed	
Offices outside the UK	
Previous claims/losses/incidents which have given rise to losses	
Previously declared bankrupt, insolvent or gone into liquidation or have outstanding CCJ's	
Principal, partners, directors or trustees convicted or charged for a criminal offence (non motoring) or have received a civil penalty from the UK Border Agency	
None	<b>x</b>

**Professional Indemnity**

Limit of indemnity £500,000

Excess £1000

Basis of Limit Any one claim

Retroactive cover date 11/07/2005

Wording Accountant

Largest Contract size £10,500

You ensure subcontractors and/or consultants have their own PI cover in force Yes

Activity split - Accountant

Audit / company tax / accountancy - banks / financial	
Audit / company tax / accountancy - other	60.00%
Audit / company tax / accountancy - quoted companies	
Audit / company tax / accountancy - unquoted companies	
Book keeping / wagheroll	19.00%
Company secretarial / registrar	
Computer consultancy	
Directorship	
Executorship and trusteeship	
Insolvencies, liquidations and receiverships	
Management consultancy	2.00%
Mergers, acquisitions and disposals	
Personal tax	19.00%
Taxation consultancy	
Other	

Material facts - Accountant

Activities ever undertaken for public companies/financial services work (non introductory)	
Any services to financial institutions, insurance companies, tax efficient schemes, Lloyds syndicates or funds, offshore entities, sports or celebrity clients or related to film finance	
Engagement letters are not always	

used	
Proposer has been authorised for investment business by the Regulator in the last 5 years	
None	<b>x</b>

Material facts

Any change to business activities in the last 12 months or planned for the next 12 months	
Contracts are not always drawn up in writing	
Previous disciplinary action taken by an outside professional or regulatory body	
Principal, partner or director of the proposer doesn't hold relevant qualification(s) or has less than two years relevant experience for the activities being insured	
Proposer has no established policy for checking background of job candidates prior to them being offered the job	
Require cover for previous business	
None	<b>x</b>

**Cyber Liability**

Limit of indemnity £250,000

Excess £500

Material facts

Insured's website is critical for the day to day operations of the organisation	
None	<b>x</b>

**Employers Liability**

Limit of indemnity £10,000,000

**Legal Expenses**

Limit of indemnity £100,000

Excess £0

**Office**

Premises address West Gate Lodge  
Cams Hall Estate  
Fareham  
Hampshire  
PO16 8UP  
United Kingdom

Premises is alarmed No

Buildings sum insured £0

Contents including computers sum insured £18,023

Computer sum insured £6,000

Increased cost of working £0

Business interruption - Gross Revenue sum insured £191,430

Your Business Interruption – Gross Revenue sum insured would normally represent your turnover for the indemnity period requested, please check carefully that the amount is sufficient.

Business interruption - Gross Revenue indemnity period (months) 12

Excess £250



Terrorism required

No

Material facts

Premises are in an area which is at risk of flood	
Premises are listed	
Premises have previously been flooded	
Premises not in proposer's sole occupation	
Premises not of standard construction	
Premises or adjacent premises have suffered from or show signs of subsidence, heave or landslip	
Premises roof is flat or partially flat	
None	<b>x</b>

**Public/Products Liability**

Limit of indemnity

£2,000,000

Excess

£250

**You do not have to return this form**

If you are satisfied that the information set out in this form is correct and you have disclosed all the relevant details, you do not need to return this document. Please keep it in a safe place with your policy documents. If any of the details are incorrect or anything is unclear, you must inform your insurance advisor within seven days and they will advise you if the changes(s) affect the acceptability and/or premium of this insurance.

**CONFIRMATION**

We rely on the information set out above in assessing your insurance cover. By not returning this form and subsequently paying the premium you are confirming the details set out in the **Key Information** section above, whether given by you or by your insurance advisor on your behalf, are complete and true and that you have not withheld any information. If information detailed in this document has been provided on your behalf, you agree the person is deemed to be your agent and not an agent for QBE UK Limited and that you have read and verified the information provided.

**USE OF PERSONAL INFORMATION**



To provide our services as an insurer, **QBE UK Limited** will collect and use information about you or a beneficiary under the policy (e.g. your employees or other identified individuals), such as name, address and contact details. This may also include special categories of personal data (e.g. about health) and information relating to criminal convictions and offences. The purposes for which we use personal data may include: evaluating your insurance application and providing a quotation; providing insurance cover; handling claims; and crime prevention and debt recovery.

We may obtain your personal information from and share it with third parties such as intermediaries, other insurers, reinsurers, loss adjusters, sub-contractors, our affiliates, the police and other law enforcement agencies, fraud and crime prevention and detection agencies, databases and registers (for example the Motor Insurance Database, Claims and Underwriting Exchange and Motor Insurance Anti-Fraud and Theft Register) publically available sources and certain regulatory bodies for the purposes described in our Privacy Notice <https://qbееurope.com/privacy-policy/>.

Depending on the circumstances, we may transfer personal information outside the UK and the European Economic Area to countries that have less robust data protection laws. Any such transfer will be made with appropriate safeguards in place.

You can find out more about our use of personal information and the rights that you have by clicking here <https://qbееurope.com/privacy-policy/>. You can also request a paper copy of the Privacy Notice by contacting the Data Protection Officer by e-mail at: [dpo@uk.qbe.com](mailto:dpo@uk.qbe.com) or in writing to: The Data Protection Officer, QBE European Operations, 30 Fenchurch Street, London, EC3M 3BD. We recommend that you review this notice.

*If you provide us with personal information relating to a third party you should provide them with a copy of this notice.*

## IMPORTANT NOTES

You should keep a complete record of all information supplied to us (see insurer information under), including copies of all letters. Full details of your Policy Terms and Conditions are available on our website at [www.qbееurope.com](http://www.qbееurope.com). Alternatively, please ask your insurance broker for a full copy of the Policy.

### Insurer information

QBE European Operations is a trading name of QBE Europe SA/NV, VAT BE 0690.537.456, RPM/RPR Brussels, IBAN No. BE53949007944353 and SWIFT/BIC No. HSBCBEBB, ('QBE Europe'), and of (1) QBE UK Limited, no. 01761561 ('QBE UK'), (2) QBE Underwriting Limited, no. 01035198 ('QUL'), (3) QBE Management Services (UK) Limited, no. 03153567 ('QMSUK') and (4) QBE Underwriting Services (UK) Limited, no. 02262145 ('QSUK'), all four companies having their registered offices at 30 Fenchurch Street, London, EC3M 3BD, and being incorporated in England and Wales. QBE Europe is authorised by the National Bank of Belgium under licence number 3093. QBE UK and QUL are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. QUL is a Lloyd's managing agent. QMSUK and QSUK are both Appointed Representatives of QBE Europe and QUL.

### Fraud Act 2006

If you provide an answer/information which you know is untrue, or deliberately fail to provide information that we have requested (e.g. previous accidents) you may be committing a criminal offence.





**Choice of contract law**

UK law allows both you and us to choose the law and jurisdiction applicable to the policy. Unless it is agreed otherwise, the law that applies to this contract is the law of that part of the United Kingdom where your principal premises is located

In addition any legal proceedings between you and us in connection with this contract will only take place in the courts of that part of the United Kingdom where your principal premises is located and are subject to the exclusive jurisdiction of that court