YOUR STATEMENT OF FACT

Policy Number: 8543939

This document is a Statement of Fact and confirms the information that you have provided to CMP Professional Indemnity at inception of your policy. This Statement of Fact replaces the need for a proposal form and does not therefore need to be signed and returned to us. This document in conjunction with your schedule and the policy wording together form your insurance contract.

Your Details	
Policy Number:	8543939
Inception Date:	10 December 2025
Date Issued to Insured:	10 December 2025
Product Type	Estate & Letting Agency Insurance portfolio
Insured:	Skeffington properties ltd
Registered Address:	Westcliffe buildings Wellington road Y rhyl Denbighshire LL18 1LG
Domiciled	England and Wales
Trade/Profession	Estate and/or Letting Agent
Year that your business was established	2016
Number of year's relevant experience you have in your profession?	10
Company Type:	Limited Company
Are you exempt from requiring an employer Reference Number (ERN)	No
What is your ERN?	120/ZE06747
Do you have any subsidiary companies?	No

It is important that you check all of the documentation that make up your Insurance contract and contact us immediately if there are any inaccuracies or omissions as these may invalidate the Insurance contract in which case, we would not be liable to pay claims. If you are in any doubt about any of the information recorded in the Insurance contract, please contact us immediately.

We have issued the Insurance on the basis that the information is complete and accurate and that we have been advised of all the relevant facts which would influence our acceptance of your request for insurance and the terms and conditions on which we are prepared to provide insurance cover.

We strongly recommend that you keep a record of all information you have provided to your Insurance adviser.
By purchasing this policy you are confirming that:

- The details contained in this document are complete and accurate
- That you have disclosed all material facts

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- That if accurate answers have not been given that the insurance may not protect you in an event of a claim
- You may be liable to prosecution under the Fraud Act 2006 if you have not provided complete and accurate answers
- You consent to Underwriters seeking information from other Insurers to verify that the information you have provided is accurate and authorise the giving of such information
- You consent to Underwriters using the information they may hold about you for the purpose of providing insurance and handling and claims
- You agree to accept and be bound by the terms and conditions of the insurance policy applying to this proposal

If there is any additional information which you consider to be relevant to this insurance please contact CMP Professional Indemnity within 7 days of receipt of this document.

Acceptance Criteria	
Our acceptance of this cover is subject to the responses of the following questions:	
You or any person to which this proposal relates, have not been convicted of or charged with any offence (including a civil penalty from the UK Border Agency) other than a motoring offence or conviction spent under the rehabilitation of Offenders Act 1974?	Yes
You do not derive any income from maintenance and/or manual work, other than carried out by third parties with their own public liability Insurance	Yes
You do not undertaken any work outside of the United Kingdom, the Channel Islands or the Isle of Man and all your contracts are governed by the law of the United Kingdom, the Channel Islands or the Isle of Man	Yes
You or any person to which this proposal relates, either personally or in connection with any business in which they have been involved with, have not ever been declared bankrupt or become insolvent or made any voluntary arrangement with creditors or been subject to enforcement of a judgment debt?	Yes
There are no ongoing disciplinary proceedings against any partner, principle, director or employee	Yes
You or any person to which this proposal relates, either personally or in connection with any business have not had any insurance or a proposal cancelled, withdrawn, declined or made subject to special terms?	Yes
You are not aware of any fact, circumstance, incident, escalating level of complaint or dishonesty of any employee which may give rise to a claim.	Yes
You are a member of a Government approved client money protection scheme.	Yes

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Business Acceptance Criteria
Our acceptance of this cover is subject to that you do not undertake any activity other than the following: • Arbitration • Arranging tenancy agreements • Auctioneering (excluding fine art, antiques and bloodstock) • Council tax rating • Expert witness work • Introducer of building society products by introducer agreement • Introducer of conveyancing services by introducer agreement • Introducer of financial products by introducer agreement • Introducer of insurance products by introducer agreement • Introducer of mortgage products by introducer agreement • Inventory clerk • Market appraisals • Property viewings • Referencing, including Right to Rent checks • Residential estate agency • Residential lettings agency • Residential property management • Residential rent reviews • Stocktaking • Survey or valuation work for probate or insurance purposes only

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Business Unacceptance Criteria
Our acceptance of this cover is subject to that you **do not** undertake or derive any income from the following business activities: • Asset management • Auctioneering of fine art, antiques or bloodstock • Building society agency, other than as an introducer to third parties • Conveyancing services, other than as an introducer to third parties • Endowments • General insurance sales, other than as an introducer to third parties • Guaranteed rent • Independent financial advice, other than as an introducer to third parties • Insurance agency, other than as an introducer to third parties • Insurance and/or IFA commissions, other than as an introducer to third parties • Investment work • Life assurance • Mortgage broking and/or sales, other than as introducer to third parties • Pensions or pension funds • Private client portfolio management • Project management, construction related activities and/or project co-ordination • Quantity surveying • Rent 2 rent or let to let agreements • Sub-letting, multi-let and/or rent the rented schemes • Survey or valuation work, other than for probate or insurance purposes • Unit trusts or investment trusts • Trusteeship

Professional Indemnity Insurance: Covered	
Chosen Limit of indemnity	£500,000
Do you hold a Professional indemnity policy	Yes
What is the date when you first took out this uninterrupted Professional Indemnity cover	30/10/2019
You or any principles within your business are not members of the Royal Institution of Chartered surveyors	Yes
Fee income for the last 12 months (or anticipated turnover for the next 12 months if you are a new business)	£100,000.00
You are not closing down the business & the business is not currently in run off	Yes

Client Money Protect
PROFESSIONAL INDEMNITY INSURANCE

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Crime: Covered	
Chosen limit of indemnity	£10,000
You have made a profit in the last completed financial year & you expect to make a profit in your current financial year	Yes
Do you hold Crime Insurance policy?	Yes
What is the date when you first took out this uninterrupted Crime cover	30/10/2019
You perform pre-employment checks for all employees	Yes
You have dual controls in place and ensure strict compliance with dual controls so that at least two people are required to process financial transactions and disburse any assets	Yes

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Public & Products Liability Insurance: Covered	
Chosen limit of indemnity	£1,000,000
Do you hold a Public & Products Liability Insurance policy?	Yes
What is the date when you first took out this uninterrupted Public and Products Liability cover	30/10/2019

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Employers Liability Insurance: Covered	
Number of Employees (including partners and directors)	3
Employee Wage roll or anticipated wage roll for next 12 months	£20,000.00
Employers chosen limit of indemnity	£10,000,000

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Contents Insurance: Property 1 - Covered

Property 1 Risk Details				
Name/Number	Street	Town/City	County	Postcode
4	Water street	Rhyl		LL18 1SW
Property 1 Cover Amount				
General Contents, Computers, Stock, Art & Collections, Fixtures & Fittings, Documents, Rent Payable total sum insured	£5,175			

The premises are occupied solely by you for the purpose of the business or with an element of residential accommodation	Yes
The premises are built or predominantly constructed with external walls of brick, stone or concrete and roofed with slate, tiles or profile metal	Yes
Electrical inspections are carried out every 5 years at every insured premises by a qualified electrician and all defects are remedied accordingly	Yes
The premises comply with the minimum security requirements as detailed on your policy schedule endorsement 6563.0	Yes
The premises has never suffered from flooding	Yes
The premises do not have a flat roof covering more than 20% of the total roof area	Yes
The premises is not left unoccupied for more than 30 days	Yes

Previous Insurance & Claims Experience	
Have you or any Directors/Partners had any previous losses, incidents or any claims which have given rise to a loss in the last 5 years?	No

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Duty Of Fair Presentation

It is your responsibility to provide a fair presentation of the insurance risk based on you conducting a reasonable search for information. This could require you to obtain information from senior managers within your organisation or other parties to which the insurance relates or who carry out outsourced functions for your business.

You must disclose all information which you know or ought to know, or failing that, disclose sufficient information to put your insurer on notice that it needs to make further enquiries. You must ensure that any information you provide is correct to the best of your knowledge and representations that you make in expectation or belief must be made in good faith.

If you are unsure of your obligations or whether information is important then you should disclose it all to us.

If you fail to make a fair presentation of the risk this may result in additional terms or warranties being applied from inception of the policy or any claim payment being proportionately reduced. In some cases this could result in your policy being declared void by an insurer and your premiums returned. Any deliberate or reckless breach of the duty of fair presentation could result in your policy being declared void by an insurer with no refund of premium

Data Protection Act

By accepting this Statement of Fact you are consenting to CMP Professional Indemnity and your insurers seeking information from other insurers to check the answers you have provided and authorising the provision of such information. You are consenting to Underwriters using the information they may hold about you for the purpose of providing Insurance and handling claims. The Underwriters may also hold sensitive personal data about you (such as criminal convictions) where this may be necessary. This information may be provided to some third party companies that may be involved in providing insurance cover. These may include Insurance carriers, claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities. Where such information relates to anyone other than you the explicit consent of the person to whom the information relates must be obtained, both to the disclosure of such information to us and its use by us as set out above.

The information provided to us will be treated in confidence and in compliance with the Data Protection Act 2018. You have the right to apply for a copy of all information CMP Professional Indemnity may hold about you and to have any inaccuracies corrected.

To apply for a copy of this information please contact: CMP Professional Indemnity, Premier House, 1st Floor, Elstree Way, Borehamwood, WD6 1JH. CMP Professional Indemnity is a trading name of HFIS Limited who are authorised and regulated by the Financial Conduct Authority. Registered in England 8564332

Fraud Act 2006 – Important Notice

You should not provide an answer which you know or believe might be untrue or fair or fail to disclose additional relevant information in response to the questions or declaration contained in this form. Failure to do so may be a criminal offence punishable on conviction with up to 10 years imprisonment and/or a fine.

Law Applicable

The parties are free to choose the law applicable to this insurance contract. Unless specifically to the contrary, this insurance shall be subject to English Law.