

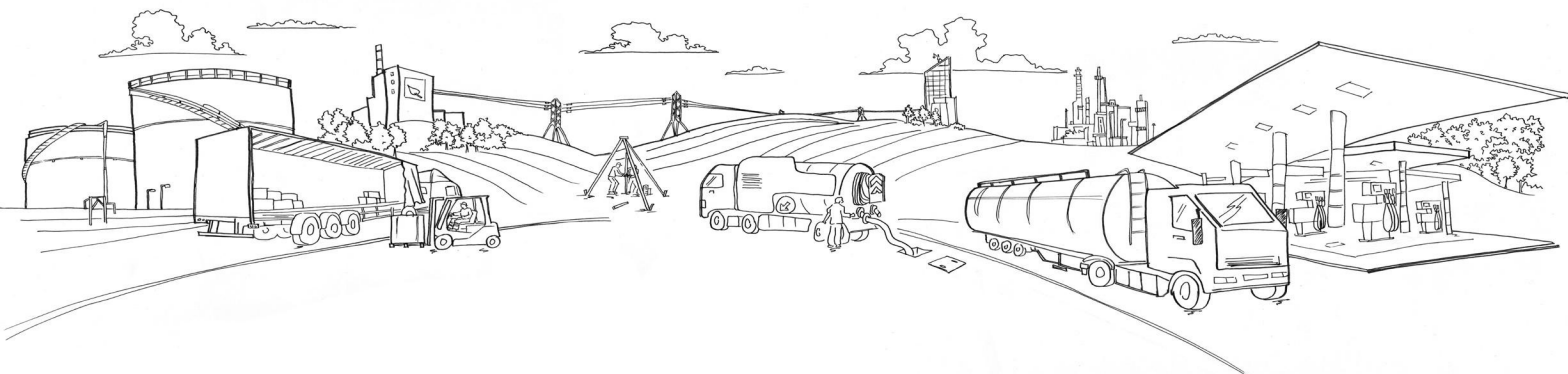


# STATEMENT OF FACT

## COMMERCIAL COMBINED

**INSURED NAME - Woodland Oil Ltd t/as Woodland Environmental Services**

**BROKER NAME - Joseph W Burley and Partners (UK) Ltd**



## STATEMENT OF FACT

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits Your requirements. You should pay particular attention to any Terms, Conditions, Limits and Exclusions including Endorsements which may require You to take action.

General Declarations	
Has any proposer, director or partner of the Trade or Business or its Subsidiary Companies ever, either personally or in any business capacity, had a proposal refused or declined or claim repudiated or ever had an insurance cancelled, renewal refused or had special terms imposed?	No
Has any proposer, director or partner of the Trade or Business or its Subsidiary Companies ever, either personally or in any business capacity had any convictions, criminal offences or prosecutions pending other than motor offences?	No
Has any proposer, director or partner of the Trade or Business or its Subsidiary Companies ever, either personally or in any business capacity been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or receivership/ insolvency proceedings?	No
Involved in another company within 6 months before receivership/insolvency?	No
A director or partner in any business which has been the subject of an individual voluntary arrangement with creditors, voluntary liquidation, a winding up or administrative order, or administrative receivership proceedings?	No
Has any proposer, director or partner of the Trade or Business or its Subsidiary Companies ever, either personally or in any business capacity been the owner or director of, or partner in, any business, company or partnership had a county court judgement awarded against them?	No

Material Facts	
Do you operate Airside including aircraft parking areas including associated service roads, re-fuelling areas, ground equipment parking areas, aprons, maintenance areas and hangars?	No
Do you operate offshore, or on any offshore installation?	No
Do you operate in and/or deliver to any nuclear establishment?	No
Do you operate in any rail side locations with PTS card requirement?	No
Do you operate a waste transfer station?	Yes
Details Provided:	No access to third parties
Do you transport, handle, sort, process, store or recycle any form of "Dry Waste" (Dry waste includes but is not limited to paper, cardboard and the like)?	Yes
Details Provided:	Lubricants, Rags, Tank Sludge, Aerosol Cans, Batteries, Oil Filters
Do you knowingly export to North America or Canada?	No
Do you knowingly supply any products destined for the aviation industry?	No
Do you knowingly supply any products destined for the rail industry?	No
Do you knowingly supply any products destined for the marine industry?	No
Do you knowingly supply any products destined for use in Nuclear establishments industry?	No
Do you undertake any fuel tank installations or maintain such tanks?	No
Do you undertake any boiler and/or heating system installations or maintain such systems?	No
Does a senior person have overall responsibility for health and safety?	Yes
Have you appointed a competent person to advise you on health and safety matters?	Yes
Do you have a training programme for all new and existing employees and do you hold training records that are countersigned by the individuals as well as a representative of the company?	Yes

Do you have documented Risk Assessments covering all of your work activities (including work away from your premises)?	Yes
Do you have a formal inspection/ monitoring programme to verify employees are working to agreed safe working procedures?	Yes
Have you carried out a Manual Handling Assessment in relation to the activities that you and your employees undertake?	Yes
Has a Control of Substances Hazardous to Health Assessment (COSHH) been carried out for any substances that may be hazardous to health?	Yes
Have you completed a Noise Assessment?	Yes
Are your fleet drivers instructed not to use third party ladders?	Yes
Do you conduct any confined space work?	Yes
Details Provided:	Internal tank cleaning using breathing apparatus - example risk assessment for internal tank cleaning received on 15/7/16
If you operate tankers, are all road tankers in your fleet 'bottom loading'?	Yes
Do you handle any asbestos containing materials either by manufacture, mining, processing, use, installation, storage, removal, stripping out, demolition, distribution, and inspection or testing?	No
Do you use high pressure water jetting equipment?	Yes
Max. PSI	3000
Details Provided:	Maximum 3000 PSI
Is the adequacy of contractors insurance checked prior to the start of each contract or annually for approved contractors?	Yes
Do you have adequate arrangements to prevent any spillage from or the rupturing of bulk storage tanks resulting in a pollution incident?	Yes
For bulk storage tanks do you have an overfill protection alarm at your depot?	Yes
Have you got a company Combustible Waste Storage policy for your premises?	Yes
Do you use or store more than 100 litres of Flammable (Flashpoint < 50 deg C) or combustible liquids (Flashpoint > 50 deg C) other than in adequately banded bulk storage facilities?	No

Do you store or handle flammable liquids in plastic Intermediate Bulk Containers (IBC)?		No
Do you heat combustible or flammable liquids?		No
Do you have a formulised company Hot Work policy on your premises?		Yes
Do you undertake fixed wiring testing of the electrical circuits within the premises?		Yes
Frequency of the routine testing and the date of the last test completed	Electrical Testing done 15/10/2018	
Do you sub contract out electrical maintenance to 3rd party companies?		No
Do you conduct thermal scanning on your electrical equipment?		Not Applicable
Do you have heating processes in your facility?		Yes
Details of processes	Wall heaters, oil store heater.	
Are there any processes run whilst the premises are unoccupied	No	
Do you have a company Emergency Fire Response policy on your premises?		Yes
Do you have a Contractor Control policy?		Yes
Do you have a business continuity plan?		No
Have you been a victim of theft or arson within the last 12 months?		No

<b>Material Damage</b>	
The following information provided in relation to:	
<b>Property - Naylor Street, Parkgate, Rotherham , S62 6BP, United Kingdom</b>	
Nature of neighboring premises and surrounding area	Other
Details of Other	predominantly private housing, some light industry (car sales/shopping units) approx. half a mile away
Primary Building Usage	Depot
Secondary Building Usage	Office
Approx. Year Built (YYYY)	1970
Composite panels used in construction?	No
Risk management features	CCTV~Intruder Alarm~Other
CCTV type	To be Confirmed
CCTV monitored	To be Confirmed
Alarm type and police response	Central Station Direct Line
Accreditation of intruder alarm	To be Confirmed
Will the alarm be set and in full and proper operation whenever the premises are closed/unattended?	To be Confirmed
Details provided if Risk management features is "Other"	7ft steel fence and night security guard on site.
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Door and Security standards	Level A
Physical security for windows	KOWL
Have you had your electrical system inspected and certified IEE (or equivalent) compliant?	Yes
Heating method	None
Are you aware of any flooding at this location from any cause within the last 5 years?	No
Are you aware of any theft or arson at this location within the last 5 years?	No
Are the premises in a good state of repair and regularly maintained?	Yes
Are the premises free of any visible cracks externally?	Yes
Are the premises showing any signs of movement?	No
Are the premises in an area that has suffered subsidence, ground heave or landslip?	No
Have the premises previously suffered damage by subsidence, ground heave or landslip?	No
Are the premises built on made up or filled ground, a hillside or sloping land?	No
Are the premises situated within 400m of a cliff, riverbank, seafront, mining or quarry workings (whether discontinued or not)?	No

Number of buildings on the site	5
Predominant number of floors	1

Employers Liability			
Activity	Description	Wageroll employees only (next 12 months) (£)	Number of Employees
Clerical		80,000	3
Warehousemen	Mechanics/Yardmen	35,000	3
Waste Oils - Drivers		200,000	8
Tank Cleaners - Internal (incl. B. A.)		2,000	0
Have you had any RIDDOR claims?			No



PL Activities			
Activity	Description	Wageroll employees only (next 12 months) (£)	Turnover (£)
Waste Oils - Minor treatment (no retail)	Waste Products Collection and Deliver	280,000	1,600,000
Internal Tank Cleaners		2,000	40,000
Public Liability			
Does the Proposer have a system in force for checking quality control?			Yes
Any product knowingly supplied to the Aerospace Industry or Aircraft and/or Aerial Devices?			No
Any product knowingly supplied to Airports?			No
Any product knowingly supplied to Gas Exploration?			No
Any product knowingly supplied to the Marine Industry or Watercraft and / or Hovercraft - other than fuel and lubricants?			No
Any product knowingly supplied to the Nuclear Industry/Installations or Atomic Energy Establishments?			No
Any product knowingly supplied to Off-shore Installations?			No
Any product knowingly supplied to Pharmaceuticals?			No
Any product knowingly supplied to Power Stations / Electricity Generating Stations?			No
Any product knowingly supplied to Railways?			No
Do you keep samples?			Yes
Samples are kept for how long?			To be confirmed
Are products tested to meet requirements by an Independent body?			Yes
Any agreements or contracts which may affect liability under statute or common law?			No
Do you have any Bona Fide Sub Contractors?			No

Legal Expenses	
Legal Expenses Wageroll employees only (next 12 months) (£)	317,000

Claims Information
We have used claims information supplied to us or which we hold. We assume that this is still an accurate statement of your claims experience over the specified period of time, you are required to advise us of all claims relevant to the policy.

Underinsurance

The majority, if not all commercial property policies contain an “Average Clause”. This clause allows insurers to adjust any claim under a Material Damage or Business Interruption Section of a Policy where the Sum Insured proves to be inadequate to represent the same percentage of the claim as the sums insured represent to the value at risk. An example of the calculation is as follows:-

$$\frac{\text{Sum insured} \times \text{Amount of Loss}}{\text{Value of Property at Risk}} = \text{Amount Paid}$$

Whilst it is necessary for you to set your own sums insured, we would offer the following guidance.

Indemnity

This cover type is intended to place you in exactly the same situation following loss as you were prior to such loss. A reduction will be made for wear and tear and depreciation or deterioration. If you opt for this basis, sums insured should be set on a second hand basis. Please make sure your account executive is aware you have calculated your sums insured on this basis so the policy can be endorsed accordingly.

Reinstatement

In the event of a loss, settlement would be on the basis of replacing or repairing the lost or damaged property with similar property equal to, but not better than the damaged item when new. If you decide on this basis your sum insured should represent the actual cost to replace the items with those of like kind and quality.

Day One

Under this basis you are protected against inflation by the specified percentage referred to within the schedule, providing the day one figure is adequate under a reinstatement calculation on the inception of the policy, then insurers will uplift the declared value in the event of a claim up to the maximum figure shown to represent inflation that may have occurred since the inception or renewal date. We would stress that it is vital that the declared value figure is accurate or underinsurance calculations may apply. All values should represent as new values.

Data Protection

Pen Underwriting Limited are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, brokers, reinsurers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies. We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our Privacy Policy - <https://www.penunderwriting.co.uk/Privacy-and-Cookies>. If you are providing personal data of

another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.