

## POLICY SCHEDULE

**Policy Number:** 95818  
**Previous policy no:** 85822  
**Unique Market Reference (UMR):** B0572MR21WI18

**Item 1: Name and address of Insured:**  
Debbie Junor trading as Debbie Junor  
9A  
Raeburn Place  
Aberdeen  
AB25 1PP  
UK

**Item 2: Policy Period:**  
From **20 May 2022** to **19 May 2023** expiring at Midnight.

This Schedule replaces any previous Schedules from the commencement date of the Period of Insurance shown above

**Item 3: Business Description:**  
**De-cluttering Practitioner (APDO-UK Member)**  
Cover is provided to an apdo-uk member whilst engaged in the process of Professionally Organising a home, office or other aspect of life for a client. Professional Organising can include decluttering and cover is subject to Members remaining bound by the apdo-uk code of ethics. Cover is strictly subject a statement signed by the client before services are provided, that the client is responsible for all or any items disposed of in the decluttering process.

**Item 4: Premium:**  
Insurance Premium=£47.00 + Insurance Premium Tax= £5.64 + Policy Fee= £64.00  
Total payable= £116.64

**Item 5: Date of Proposal:** 18 May 2022

**Item 6: Retroactive Date:** Nil

**Item 7: Law and Jurisdiction:** The law of England and Wales

**Item 8: Extensions of Cover (included within, and not in addition to, the Limit of Indemnity):**

**Item 9: Endorsements and Exclusions:**

**Item 10: Insurers:**  
ArgoGlobal Syndicate 1200  
Argo Managing Agency Limited  
1 Fen Court  
London  
EC3M 5BN

# SECTION ONE - PROFESSIONAL INDEMNITY, PUBLIC LIABILITY AND MEDICAL MALPRACTICE

**Item 1.1: Limit of Indemnity:**

Combined Medical Malpractice, Professional Indemnity and Public Liability  
£1,000,000 any one claim and in the annual aggregate (including costs).

**Item 1.2: Excess:** Nil

**Item 1.3: Territorial Limits:** United Kingdom, Channel Islands and Isle of Man

**Item 1.4: Policy Wording:** MedmalPIPL-WI\_UK\_010

**Item 1.5: Additional Insureds:** Not applicable

|                      |   |
|----------------------|---|
| <b>Agent Details</b> | <b>Westminster Insurance Ltd</b><br><b>Westminster House</b><br><b>5 Allberry Gardens</b><br><b>Weymouth</b><br><b>Dorset</b> |
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## STATEMENT OF FACTS

### Rules for Statement of Facts for Westminster Insurance Policy

ArgoGlobal is a trading brand of Argo Managing Agency Limited, Registered in England and Wales: Reg. No. 03768610.  
Registered office: 1 Fen Court, London, EC3M 5BN

### Westminster Insurance Policy Statement of Facts

**Date of Issue: 18 May 2022**

#### **IMPORTANT NOTICE**

**These facts relate to information you provided on 18 May 2022**

This Statement of Facts is a record of the statements, information and Material Facts advised to Westminster Insurance Limited upon which the acceptance of the proposal for insurance and the calculation of the premium are based and which form the basis of the contract of insurance between the Insured and ArgoGlobal. A Material Fact is one which an insurer would regard as likely to influence their assessment and acceptance of this insurance.

You should check this Statement and if any of the statements, information or the Material Facts are incorrect or if there are any other Material Facts you should disclose you should advise your insurance advisor immediately. Failure to do so could invalidate your policy or result in a claim being repudiated.

#### **You have confirmed that the following statements are true:**

1. That you have read the Definition attached to each of the business practices for which you seek cover and confirm that you do and will continue to satisfy any requirements therein regarding Approved Practitioners, minimum qualifications and necessary protocols
2. That you hold professional qualifications for the business practices you seek cover for.

If professional qualifications are not available, then you have completed training of an appropriate standard and have sufficient experience and knowledge to deal professionally within the business practices you seek cover for. You understand that in the event of a claim you will be required to evidence the adequacy of the qualifications and/or training undertaken.

If you are still studying for the business practice you seek cover for you confirm you will only undertake to perform work that is wholly appropriate to the stage of learning and where applicable you will be fully supervised during the performance of such business practice(s).

If you hold no such qualifications or formal training and wish to claim your ability to deal professionally within the business practices you seek cover for purely on experience gathered, you have answered NO to the qualifications question and provided additional information for purposes of referral.

3. You understand that cover is provided for those business practices you have selected and that what you do is fully covered by the definition(s) shown and that what you do does not deviate from those definitions.
4. You hold all client records for a minimum of 7 years or in line with industry standards and/or requirements.
5. You have NOT been subject to any claims for negligence or breach of professional duty in the last 10 years.
6. You are NOT aware of any shortcomings in your work that could lead to a claim against you. This includes a shortcoming which you cannot reasonably put right or a complaint about your work or anything you have supplied which cannot be immediately resolved.
7. You are NOT aware of any loss from the suspected dishonesty or malice of any employee or self-employed freelancer.
8. You or any of your partners, directors or others named in this application either personally or in any business capacity have NEVER been declared bankrupt or insolvent or made arrangements with creditors.
9. For any malpractice, public liability or professional indemnity insurance you have NEVER ever had a policy:
  - a) cancelled; or
  - b) declined; or
  - c) renewal refused; or
  - d) only accepted by an insurer with special terms and conditions attached.
10. I confirm I understand that if the Company engages the services of subcontractors, they need to have their own cover in place.

Should claims be made against the Company due to the work of subcontractors the Company is protected by this insurance only where the subcontractors have their own professional indemnity, public liability and medical malpractice insurance. Any cover afforded by this policy will be in respect of the business practices that I have selected in this application only.

**In the event any of the above is incorrect, you must obtain written evidence from Westminster Insurance Ltd that ArgoGlobal accept the position.**

**You also confirm and understand that it is your responsibility to present any evidence requested in the event of a claim and failure to do so may result in the non-payment of a claim.**

#### **Data Protection Notice**

Please read this notice carefully as it contains important information about our use of personal information.

In this notice, we and us and our mean ArgoGlobal and Westminster Insurance Ltd. Personal information means any information we have about you and the other people insured under your policy such as any director, officer, partner or employee of your business or any other person connected with your business.

Please note that if you give us false or inaccurate information this could give us the right to avoid your insurance policy or it could impact your ability to claim.

#### **Sensitive information**

Some of the personal information that we ask you to provide is known as "sensitive personal data". This may include information relating to health issues, race, religion and any criminal convictions. We need to use sensitive personal data to provide you with quotes, arrange and manage your policy and to provide the services described in your policy documents (such as dealing with claims).

#### **How we use personal information**

We are part of the ArgoGlobal group. We may share personal information with other companies in the group for any of the

purposes set out in this notice. If you want to know more about the ArgoGlobal please go to [www.argo-global.com](http://www.argo-global.com).

We will use personal information to arrange and manage your insurance policy, including handling underwriting and claims and issuing renewal documents and information to you or your insurance adviser. We will also use personal information to assess your insurance application and provide information to credit reference agencies.

We may have to share personal information with other insurers, statutory bodies, regulatory authorities, our business partners or agents providing services on our behalf and other authorised bodies.

We will share personal information with others:

- if we need to do this to manage your policy with us including settling claims
- for underwriting purposes, such as assessing your application and arranging your policy
- for management information purposes
- to prevent or detect crime, including fraud (see below)
- if we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority) and/or
- if you have given us permission.

We use a number of service providers to support us, including companies who may be based outside Europe.

You can ask for further information about our use of personal information. If you require such information, please write to the Data Protection Officer at the address set out below.

### **Preventing and detecting crime**

We may use personal information to prevent crime. In order to prevent crime we may:

- check personal information against our own databases;
- share it with fraud prevention agencies. Your personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when you make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, we will share your relevant personal information with them. The information we share may be used by those companies when making decisions about you. You can find out which fraud prevention agencies are used by us by writing to our Data Protection Officer at the address set out below; and/or
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. For details relating to information held about You on the Claims and Underwriting Exchange please visit [insurancedatabases.co.uk](http://insurancedatabases.co.uk). We may pass information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

### **Dealing with others on your behalf**

To help you manage your insurance policy, subject to answering security questions, we will deal with you or any director, officer, partner or employee of your business or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy or a claim relating to your policy.

### **Marketing**

We may use personal information and information about your use of our products and services to carry out research and analysis.

We will only use personal information to market our products and services to you if you agree to this.

### **Monitoring and recording**

We may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud. We may also use CCTV recording equipment in and around our premises.

### **Security**

We will take appropriate technical, physical, legal and organisational measures, to protect Your personal information.

Some of Your personal information may on occasion, be sent through Our e-mail system. Our e-mail system is operated by a third party and uses servers located outside of the EEA which are shared with other parties. We ensure that any such transfer of Your personal information through Our email system is secure and complies with UK data protection law and guidance.

### **Reinsurance use**

We also use the services of re-insurance companies based outside the European Economic Area. If We do this We will ensure they provide an appropriate level of protection for Your information.

### **Employers Liability claims**

We will provide your personal data to The Employers Liability Tracing Office (ELTO), a service introduced by the insurance industry to search for Employers Liability insurance policies using a central database, which enables claimants to identify and carry out investigation with the appropriate insurers.

#### **Further information**

You are entitled to receive a copy of any personal information we hold about you. If you would like to receive a copy, or if you would like further information on, or wish to complain about, the way that we use personal information, please write to the Data Protection Officer at ArgoGlobal, ArgoGlobal Syndicate 1200 1 Fen Court London EC3M 5BN giving your name, address and insurance policy number. We may charge you a small fee for this.

If we change the way that we use personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible.

You have the right to complain to the Information Commissioners Office at any time if you object to the way we use any personal information.

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Registered office: 1 Fen Court, London,  
EC3M 5BN [www.argo-global.com](http://www.argo-global.com)

Authorised by the Prudential Regulation Authority  
and Regulated by the Financial Conduct Authority  
and the Prudential Regulation Authority.

Date of Issue: 18 May 2022

Westminster Insurance Limited  
Registered in England and Wales. Reg no 05224391  
Registered office: c/o Spirare Ltd, Mey House, Bridport Road,  
Poundbury, Dorset DT1 3AZ  
[mail@westminster.global](mailto:mail@westminster.global)

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Conduct Authority for regulated business  
conducted in UK.