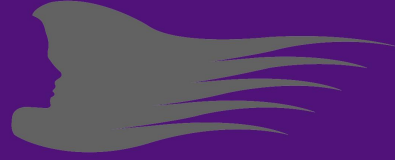


Just Hair



JUST HAIR FREELANCE HAIR SCHEME STATEMENT OF FACT

The Statement of Fact is a record of the information advised to Insurers and facts about the risk. These have been taken into account when calculating the premium on which the policy is underwritten should be checked by the Policyholder immediately and if any information is incorrect we should be notified accordingly. Failure to do so could invalidate the policy from inception or result in a claim not being paid

Policy Number:

Policyholder:

Cover Start Date:

Policyholder's Business:

1. You have never:

- Been declared bankrupt or insolvent either as a private individuals or in connection with the business
- Been the subject of a county court judgement in respect of debt either as a private individual or with any business
- Been officers of a company that has been declared insolvent or has had a receiver or liquidator or has entered into arrangements with creditors in accordance with the Insolvency Act 1986 or any legislation
- Been disqualified under the Company Directors Disqualification Act 1986 or any subsequent act
- Been convicted of or charged with but not yet tried for a criminal offence other than a motor offence
- Had an insurance contract cancelled or declared void or a claim repudiated or renewal refused of a policy condition or due to non-disclosure or mis-description or misrepresentation of a risk
- Had insurance cover restricted or cancelled or refused due to non-compliance with risk improvement requirements

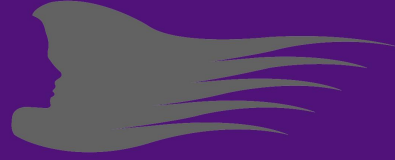
2 All the equipment insured or to be insured:

- Are and will be maintained in a good state of repair
- Are not specifically exposed to any of the Covers for which insurance is required

3 You have not had any accidents, losses or claims prior to the inception of this Policy. These relate to the covers to be insured under this policy (whether insured or not at the time of the loss) and to any business in which you have been involved

4 You have acceptable qualifications to practice Hairdressing &/ or Beauty as defined by the approved Treatment List (per Certificate of Insurance which accompanies this document)

Just Hair



JUST HAIR FREELANCE HAIR SCHEME STATEMENT OF FACT

- 5 Your Address is.....
- 6 You have been resident in Great Britain, Northern Ireland, the Channel Island and Isle of Man for 12 months or more

General Statements

- 7 You agree to accept the Company's policy wording as issued by Just Hair Insurance (trading style of ACM Broking Limited)
- 8 You agree that if any information has been provided by your insurance intermediary such person shall for that purpose be regarded as your insurance agent and acting on your behalf not the agent of the Company
- 9 All personal information supplied by you will be treated in confidence by the Royal & Sun Alliance Insurance Group of Companies and will not be disclosed to any third parties except where your consent has been received or where permitted by law. In order to provide you with products and services this information will be held in the data systems of the Royal & Sun Alliance Insurance Group of Companies or our agents or sub contractors. The Royal & Sun Alliance Insurance Group of Companies may pass personal information to other companies for processing on its behalf. Some of these companies may be based outside Europe in countries that may not have laws to protect your personal information, but in all cases the Group will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided to you on request
- 10 On payment of a small fee you are entitled to receive a copy of the information we hold about you. If you have any questions, or you would like to find out more about this notice you can write to the Data Protection Liaison Officer, Customer Relations Office, Royal & Sun Alliance, Bowling Mill, Dean Clough Industrial Park, Halifax, HX3 5WA or Telephone 01422 325 060
- 11 The parties to the Policy have the right to choose the law applicable to the Policy. Unless the parties have agreed otherwise in writing any dispute concerning the interpretation of the Policy shall be governed & construed in accordance with the laws of England & Wales
- 12 You declare to the best of your knowledge and belief that
 - All the information provided is true and belief that
 - This Statement of Fact is true & complete
 - All material information has been disclosed and will form part of the contract between you and the Company