ROOTS
CONTRACTOR INSURANCE

KEY INFORMATION & DECLARATION

DISCLOSURE

Our ability to offer cover is based on your answers and agreement to the questions and statements below. You must make a fair presentation of the risk to us at inception, renewal and variation of your policy(s), which means telling us of about all material facts relating to the risks covered by the policy. A material fact is one which would influence the acceptance or assessment of the risk. You must not misrepresent any material facts, as a failure to do so may affect the validity of your policy and the extent to which the policy will react in the event of a claim. If you have any doubt about what facts are considered material it is in your interest to disclose them to us. Click here for further information.

IR35 STATUS REVIEWS – COMPLETELY FREE!

Where the end client is a medium or large business, the hiring business has the responsibility of determining IR35 status and issuing the Status Determination Statement (SDS). Roots cannot guarantee the acceptance of an independent contract review by your end client/agency. You should speak to them if in doubt. Our sister site, The Contractor Compliance Portal, is a completely free, no-obligation online system that allows you to get an instant inside/outside IR35 determination on an engagement, complete with downloadable documentation.

POLICY RENEWAL INFORMATION

All of our insurance policies automatically renew at their expiry. If you wish for your policies not to automatically renew, or want to change the status of your automatic renewal setting you can do so at any time in your online account or by contacting us. We will always contact you to inform you that your policy is up for renewal by email at least thirty (30) days and then fourteen (14) days before your renewal date, including details of the policies you hold, premium paid last year and the renewal premium for the forthcoming year.

NOTICE OF THE RIGHT TO CANCEL

You have the right to cancel your policy within the fourteen (14) day cooling off period which commences on the date of inception or renewal. If no claims have been made or are pending, we will refund your premium in full. If you wish to cancel a policy after the fourteen (14) day cooling off period you will receive a pro-rata refund of premium providing no claims have been made or are pending, minus the deduction of a £15.00 per policy cancellation fee.

POLICY DECLARATION

I/we declare that I/we understand our disclosure requirements and that after full enquiry, the answers I/we have given in this application are true and that I/we have not misstated, omitted or suppressed any material fact or information. If there is any material alteration to the facts and information which I/we have provided or any new material matter arises I/we undertake to inform Insurers. I/we declare that I/we have or been given the opportunity to see both a copy of the Policy Wording for each product purchased.

CONFIRMATION OF DECLARATION

I confirm I have read and accept the Terms of Business, Privacy Policy and Website Terms & Conditions. I confirm I have read and agree to the Policy Renewal Information, Notice of Right to Cancel and the Policy Declaration terms above. I confirm I am aware this is a non-advised insurance sale and have decided the policies are suitable and meet our requirements.

Name:

Signature:

Date:

a: Jason Works, Clarence Street, Loughborough, Leicestershire, LE11 1DX t: 01509 380 145 w: rootsinsurance.co.uk