

Outside Caterer (Material Damage) Summary of Cover

About this Summary of Cover

The information provided in this summary of cover is key information about the insurers and insurance cover available within this Outside Caterer (Material Damage) Policy which is designed to provide Material Damage cover for your business.

This summary of cover does not contain the full terms and conditions of your Insurance Policy. The full terms and conditions can be found in the Policy document.

This Policy has been provided to you based on the information supplied about you, your tenants and your business or property in the statement of fact and other material information declared which forms the basis of the contract between you and us. It is therefore very important that you let your insurance broker know immediately of any changes that affect the information you have disclosed to us.

This summary of cover should be read in conjunction with your Policy Schedule.

The insurance cover from the policy is valid for the duration as specified in your Policy Schedule. You may need to review and update your policy schedule periodically to ensure adequacy of cover.

Your insurance cover is arranged by Commercial Express Quotes Limited and underwritten by Ascot Syndicate 1414 at Lloyd's for 100%.

Authorisation and regulation

Commercial Express Quotes Limited is registered in England and Wales under company number 03862468 and is authorised and regulated by the Financial Conduct Authority FRN 311067. The registered office of Commercial Express Quotes Limited is B1 Custom House, The Waterfront, Level Street, Brierley Hill, DY5 1XH

Syndicate 1414 at Lloyd's is managed by Ascot Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England and Wales No.04098461.

Registered Office:
20 Fenchurch Street,
London,
United Kingdom
EC3M 3BY.

Please note: This Policy may be amended by optional extensions and endorsements to your cover as per your individual Policy Schedule.

Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the Policy Schedule.

Property Insured is for Outside Caterers the specific cover is explained more fully within the policy wording.

How to Pay

The insurance broker that arranged the insurance will advise you of the full details of when and the options by which you can pay.

Instalment Premiums

If You default under a credit arrangement to pay the premium, all coverage ceases from the default date unless We agree in writing to re-instate cover.

Complaints Procedure

We are dedicated to providing a high-quality service and We want to ensure that We maintain this at all times.

If you wish to make a complaint about the sales process or suitability of your policy, you should contact the Insurance advisor who arranged this policy for you.

If Your complaint is about the handling of Your claim please contact:

Woodgate and Clark Limited
42 Kings Hill Avenue
Kings Hill
West Malling Kent
ME19 4AJ
Tel: 01732 520270
Email: complaints@woodgate-clark.co.uk

However, in the event that You wish to make a formal complaint You should contact Us using one of the following options:

- In writing (letter or email) to the address shown below; or
- By telephone to the telephone number shown below.

If you wish to make a complaint about the sales process or suitability of your policy, you should contact the Insurance advisor who arranged this policy for you.

If your complaint relates to any other matter including claims, you should contact : Commercial Express Quotes Limited, details below, who will try to resolve Your complaint. Commercial Express will review the circumstances of Your complaint and provide you with a response within fourteen (14) calendar days.

The Compliance Manager
Commercial Express
B1 Custom House
The Waterfront
Level Street
Brierley Hill DY5 1XH
Phone: 01384 473201
Email: complaints@commercialexpress.co.uk

A copy of Commercial Express' complaints procedure can be viewed at <https://www.commercialexpress.co.uk/complaints>

Alternatively, a copy can be provided on request.

If Your complaint needs to be dealt with by Us, Commercial Express will promptly forward details of Your Complaint to Us. We will review Your complaint and will investigate the circumstances regarding Your complaint and write to You within fourteen (14) calendar days with a response. You may also raise a complaint directly with Us by using the contact details below:

Complaints Manager
Ascot Underwriting Limited
20 Fenchurch Street
London EC3M 3BY
Tel: +44(0)207 743 9600
Email: complaints.inbox@ascotgroup.com

We will review Your complaint and will investigate the circumstances regarding Your complaint and write to You within fourteen (14) calendar days with a response.

If You are not satisfied with the response, or have not received a response from Commercial Express or Us within fourteen (14) calendar days, You are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of Your complaint and provide You with a written final response. If You wish to ask Lloyd's to investigate Your complaint You may do so by contacting:

Complaints Lloyd's
Fidentia House

Walter Burke Way
Chatham Maritime
Chatham, Kent, ME4 4RN
Email: complaints@lloyds.com
Telephone: +44 (0) 20 7327 5693
Fax: +44 (0) 20 7327 5225
Web: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "HOW WE WILL HANDLE YOUR COMPLAINT" available at www.lloyds.com/complaints and are also available from the above address.

If You remain dissatisfied after Lloyd's has considered Your complaint You may (subject to eligibility) have the right to refer Your complaint to the Financial Ombudsman Service, using the details below.

If You are seeking resolution as a micro-enterprise (a smaller business that has a turnover or annual balance sheet of not more than two million euros and fewer than ten employees) a charity with less than GBP1,000,000 annual income or a trustee of a trust with net asset value of less than GBP1,000,000, You may refer the matter to the following organisation

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Tel: 0800 023 4567 (calls to this number are free from "fixed lines" in the UK)
Tel: 0300 123 9123 (calls to this number cost the same as 01 and 02 numbers on mobile phone tariffs in the UK)
Email: complaint.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

Please remember that You will have to refer Your complaint to the Financial Ombudsman Service within 6 months of receiving Lloyd's final response.

Making a complaint will not affect Your legal rights. If You appoint someone to act on Your behalf or if You ask someone else to act on Your behalf You should provide Us with written authority to allow Us to deal with them. We will not pay their costs.

Financial Services Compensation Scheme (FSCS)

We and Commercial Express Quotes Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if in the unlikely event that We or Commercial Express Quotes Limited are unable to meet Our obligations under this Policy. If You were entitled to compensation under the FSCS, the level of compensation payable would depend on the nature of the insurance granted under this Policy. Further information about the FSCS is available from the FSCS at the address immediately below or on their website:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY
Email: enquiries@fscs.org.uk
Tel: For UK callers: 0800 678 1100 (free phone)
Tel: For callers from abroad: +44 (0) 20 7741 4100
Web: www.fscs.org.uk

Cancellation rights – Page 10 of your Policy Wording

You may cancel this Policy at any time by notifying Commercial Express Quotes Limited via Your insurance adviser.

If You do not exercise Your right to cancel this Policy the insurance will continue in force and You will be required to pay the premium.

However, if You make a claim or if We are notified of circumstances which may give rise to a claim a refund of premium may not be given.

If this Policy is cancelled prior to or within the cooling-off period You must to return to Us all Policy documentation.

If this Policy is cancelled after the cooling-off period You must return to Us any Employers' Liability Certificate if one was issued. Cancellation outside the cooling-off period is subject to a minimum time on risk charge of £50.00 plus Insurance Premium Tax and the fee charged by Commercial Express Quotes Limited being non-refundable.

Authorisation and Regulation

The Law Applicable to this Insurance

The parties are free to choose the law applicable to the insurance contract. Unless specifically agreed to the contrary this insurance shall be governed and interpreted in accordance with English law and subject to the jurisdiction of the Courts of England and Wales.

The Cover Available

We will insure only those Sections You request and We agree to insure.

Money are defined as: Cash, Bank Notes, Cheques, Giro Cheques, Bankers' Drafts, Money Orders, Postal Orders, Bills of Exchange, Unused Postage Stamps and Certificates, Holidays with Pay Stamps, Credit Company Sales Vouchers and VAT Purchase Invoices and Luncheon Vouchers all belonging to You but only whilst in Your custody.

Stock in Trade are defined as: Trade Contents being Stock in Trade & Utensils

Territorial Limits means the United Kingdom.

Key Benefits

Risks Covered

Loss of Money

To indemnify You against:

- a) money if lost, destroyed or damaged by any cause
- b) any Safe or strong room belonging to You is lost, destroyed or damaged as a result or theft or attempted theft of money

whilst within or in transit between the United Kingdom and the Republic of Ireland, We will indemnify You by their option repairing, replacing or paying the amount of the loss, destruction or Damage

Stock in Trade

To indemnify You against physical Loss or Damage to Stock in Trade

Business Interruption

Cover under this section is automatically provided for Loss of Gross Income during the period and not exceeding the total sum insured specified in the schedule

The Indemnity Period is 12 months.

- Loss of Gross Income or
- Increase cost of working

Frozen Food

When the contents are insured the Frozen Food, not exceeding the total sum insured specified in the schedule, covers damage to frozen food in a deep freeze or cold storage room at the premises as a result of:

- Due to a change in the temperature following breakdown of the refrigeration machinery
- Accidental failure of the public electricity or gas supply
- The action of accidental escape of refrigeration fumes from the equipment.

Policy Excesses

Section	Policy Excess
Section 1. Money	£100
Section 2. Stock in Trade	£100
Section 3. Business Interruption	£Nil
Section 4. Frozen Food	£100

Changes in Circumstances

You must immediately tell us about any change in Your circumstances. In particular You must tell us if there is a change to:

- the storage address of the property insured
- the sum insured as listed in the schedule

General Exclusions

- Radioactive contamination
- Sonic Bangs
- War
- Terrorism
- Electronic Data Processing Media Valuation
- Cyber Liabilities
- Communicable Disease

Significant Exclusions Or Limitations under Portable Catering Equipment

- Loss or damage due to wear and tear
- Mechanical or electrical derangement
- Cleaning repairing or restoration
- Acts of fraud or dishonesty
- Loss of or damage to money documents, precious stones bullion gold or silver articles and jewellery
- Loss of or damage to glass other than arising from the explosion or theft or accident to the conveying vehicle
- Any consequential losses or any costs of replacing or reinstating data or rewriting documents
- Theft from unattended Vehicles unless:
 - a) All doors, Windows and other openings are left closed, securely locked and properly fastened
 - b) Entry or Access to the vehicle has been affected by forcible and violent entry
 - c) Equipment is out of the view from the exterior of the vehicle

How We settle Your claim

Claims Settlement

Following loss or damage We will pay the cost of repair or replacement without reduction for wear and tear or depreciation except where:

- a. the sum insured is less than the total cost of replacement as new

In which event the company will at its discretion:

- i) pay the cost of replacement or repair less a deduction for wear and tear or depreciation
- ii) proportionately reduce any payment by the same percentage as the sum insured bears to the replacement value

How to make a claim under this Insurance

In the event of a claim or any circumstance that is likely to result in a claim You must immediately notify the following

Woodgate and Clark Limited
42 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4AJ
Tel: 01732 520273
Out of office: 01732 520270
Email: new.claims@woodgate-clark.co.uk