
Our Catering, Event & Caravan Schemes.

Issue 4



COMMERCIAL
EXPRESS

0800 978 8007

Welcome to the Commercial Express Catering, Event & Caravan Guide.

We provide catering, event and caravan insurance quickly, efficiently and at competitive prices.

We offer branded insurers and a highly experienced team. We value our agents and their customers, we are committed to providing a high standard of service.

We want to be your helpful insurance partner.

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To speak to our team
of experts call us on

0800 978 8007

Meet Our Team

Our team is dedicated to providing the best products and the best service for our agents.



Tom Cartwright

Senior Catering, Event & Caravan Underwriter

Tom is the Senior member of the team and brings five years' experience in catering insurance. He is very passionate about providing a first class service and building successful relationships with brokers. Tom is extremely approachable and encourages any agent to pick up the phone for any queries relating to his products.

tcartwright@commercialexpress.co.uk



Luke Hanson

Catering, Event & Caravan Underwriter

Luke began working in the insurance industry in 2005, previously working at Aon/Footman James and most recently The Insurance Factory. Luke is the most recent member to join the catering team and is looking forward to developing his role at Commercial Express. He brings both knowledge and experience to the underwriting team and enjoys speaking to agents on a daily basis.

lhanson@commercialexpress.co.uk

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Outside Caterer Policy

LLOYD'S**RSA**

Fundamentally a liability product tailor-made with optional extra's to suit the business needs for any **mobile or outside caterer**.

Features

- Public & Product liability cover up to £10 million
- Employers Liability cover up to £10 million
- £500 Loss of Money & £500 Loss of Stock cover as standard
- Free Legal Helpline

Optional Extras

- Increase Public & Products liability up to £10 million at no additional cost when the turnover is under £200,000
- Portable Catering Equipment. (such as hog roasts, potato ovens and generators)
- Stock Deterioration Following Refrigeration Breakdown cover
- Business Interruption Cover
- Up to 25% Republic of Ireland work subject to UK jurisdiction
- Increased indemnity limits for money and stock cover

Benefits

- Event organiser's schedule included with policy document
- Unlimited number of employees covered under the Employers Liability section of the policy
- Money, Stock and equipment (when selected) is covered on an all risks basis anywhere within UK
- Defence costs for breach or alleged breach of Part II of the Food Safety Act 1990



Catering Trailer Policy

LLOYD'S**RSA**

Market leading insurance coverage for **catering trailers and static units** with optional covers.

Features

- All Risks Cover
- New for Old Cover for Catering Trailers Aged up to 3 years old
- Cover Extends to when the Catering Trailer is kept overnight at an Event or Show
- Cover Available for Airstreams, Teardrops & Retro Rockets Converted into Catering Units

Optional Extras

- Public, Product & Employers Liability up to £10 million
- Generator Cover, subject to being bolted to a sliding platform fitted to the Catering Trailer
- Stock in Trade Cover
- Non-fixed Contents Cover
- Stock Deterioration Following Refrigeration Breakdown Cover
- Loss of Money Cover
- Business Interruption Cover
- Legal Expenses Cover
- £0.00 Excess Available

Benefits

- Unlimited Amount of Employees Covered under the Employers Liability Section
- Multiple Catering Trailer's under the same policy
- Defence costs for breach or alleged breach of Part II of the Food Safety Act 1990 covered under liability sections



Full details of the limits and cover available can be downloaded from www.commercialexpress.co.uk/documents

Catering Van Policy



Specialised Commercial Vehicle insurance designed for the catering industry including **hot food vans, ice cream vans and all other vans designed to distribute food and drink.**

Features

- The All Important 3 F's: Fixtures, Fittings & Fire Cover
- Mirrored NCD

Benefits

- Up to 4 Vehicles on one Policy
- Free Breakdown Cover under Aviva
- Mid-term Laid Up Cover
- Any Driver 25+ Available
- Protected NCD Available



Single Event Policy



Our single event insurance is ideal for one-off events from small private celebrations to larger public events including **fêtes and exhibitions**.

Features

- Public Liability cover up to £10 million
- Cover for events with up to 10,000 visitors, we can consider more on referral
- Public Liability section will cover Food and drink supplied for consumption at the event
- Public liability also covers non-professional exhibitor

Optional Extras

- Employer's liability up to £10 million
- Equipment cover up to £20,000
- Cancellation, abandonment and postponement cover up to £10,000

A Rating Guide can be downloaded from the Quick Quote page of our website.



Multi Event Policy



Our tailored **multi event insurance** covers up to 45 events per year, which can include different event types. Including over 150 trades. Multi Event provides a complete solution for organisers.

Features

- Public Liability insurance up to £10,000
- Cover for events with up to 5,000 visitors, we can consider more on referral
- Cover for up to 45 events per annum
- Public Liability section will cover Food and drink supplied for consumption at the event
- Public liability also covers non-professional exhibitors /stallholders

Optional Extras

- Employer's liability up to £10 million
- Equipment Cover up to £20,000

A Rating Guide can be downloaded from the Quick Quote page of our website.



Exhibitors Policy



Whether indoor or outdoor, **Exhibitors is the insurance solution** for individuals or businesses that set up a stand, kiosk or table at any kind of event.

Features

- Public Liability cover up to £10 million

Optional Extras

- Employers liability up to £10 million
- Equipment cover up to £10,000
- Annual quotation available
- Cancellation, Abandonment & Postponement cover available

A Rating Guide can be downloaded from the Quick Quote page of our website.



Trailer Policy

LLOYD'S

This exclusive product is designed to insure a wide range of trailers including horseboxes. Get quick and easy trailer insurance with our **Trailer Policy**.

Features

- New for Old cover for trailers up to 3 years old are covered on a new for old basis
- Replacement Hire Cover
- Public Liability up to £1 million
- 90 day EU cover
- We can cover trailer tents and folding caravans

Benefits

- Discount available if Datatag marking system fitted



Caravan Touring Policy

LLOYD'S

Designed to provide your clients with comprehensive cover, you can offer your clients peace of mind with our **Caravan Touring Policy**.

Features

- We can cover up to 25% of the caravan's sums insured for contents cover
- Awning cover included
- New for old cover - Up to 10 years old caravan and contents
- Low excess -£50.00
- Main residency available
- Market value cover available at request for caravans under 10 years old
- Liability up to £5 million

Benefits

- The caravan is covered if left unattended whilst attached to the towing vehicle with no wheel clamp or hitch lock
- Discounts available for policyholders 50 years or older
- We can cover caravans with a shipping length over 8 metres
- We can cover caravans up to 40 years old
- The insured may arrange any reasonable repairs, after damage has occurred
- In the event of the caravan being rendered unusable following a claim for damage/theft we will pay for the hire of another caravan or alternative accommodation
- Caravan may be used by spouse/partner, parents and other relatives and friends
- European use up to 90 days, this can be extended at referral
- We will pay for any reasonable cost incurred for the protection and removal of a caravan to the nearest suitable repairer and returning it to the insured correspondence address
- Sums insured are Index Linked



Caravan Static Policy

LLOYD'S

With all year round cover for Static Caravans and Park Homes, and generous levels of cover, clients are well covered with our **Static Caravan Policy**.

Features

- We can cover up to 25% of the caravan's sums insured for contents cover
- Awning cover included
- New for old cover - Up to 10 years old
- Free Legal Cover
- Public Liability up to £5 million
- Market Value cover available

Benefits

- Main residency available
- We can cover caravans over 40 years old
- Loss of income which would have been received from bookings if the holiday caravan becomes inhabitable via an insured cause
- Subject to damage cause via an insured peril policy will cover the costs of site clearance, removing debris, dismantling, collection, delivery and re-siting
- Reasonable additional costs incurred in completing your holiday
- Contents in the open is covered. - unless unoccupied - £300 is the most we will pay
- Caravans sums insured are index linked





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