

Catering Trailer – Comparison Document

Policy Wording

Section/Title (Policy Wording)	Previous Version	New Version
Policy Title	Catering Trailer Certificate Wording	Catering Trailer Policy Wording
Throughout	Certificate	Policy
Authorised Policy	<p style="text-align: center;"><u>Authorised Certificate</u></p> <p>This Certificate and any replacement Schedule and/or endorsement are to be read together as one document.</p> <p>This Certificate is a legally binding contract which You have made with Underwriters.</p> <p>In consideration of the payment by You of the premium specified in the Schedule Underwriters agree (subject to the terms, conditions and exclusions of the Certificate) to indemnify You against Damage, accident or injury occurring during the Period of Insurance.</p> <p>Provided always that:-</p> <p>(i) The liability of the Underwriters shall not exceed the Sums Insured or limits of liability stated in the Schedule or such other Sum Insured or limits of liability as maybe substituted by endorsement or attached hereto;</p> <p>(ii) This Certificate insures You only in respect of the sections where a Sum Insured or a limit of liability is specified in the Schedule</p> <p>Any dispute arising out of or in connection with this Certificate shall be subject to and construed solely in accordance with the laws of England and Wales. You and the Underwriters agree that all disputes arising out of or in connection with the Certificate shall be subject to the jurisdictions of the courts of England and Wales or as otherwise agreed in accordance with the EU Disclosure Clause.</p> <p>This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under Contract Numbers</p> <p>JRPCX1702B1021 - ERGO Versicherung AG (UK Branch) 50% for their proportion, UKBPY1700016 - AmTrust Europe Limited 30% for their proportion and JRPCX1702B3004 & JRPCX1702B3005 - Certain</p>	<p style="text-align: center;"><u>Authorised Policy</u></p> <p>This Policy and any replacement Schedule and/or endorsement are to be read together as one document.</p> <p>This Policy is a legally binding contract which You have made with Underwriters.</p> <p>In consideration of the payment by You of the premium specified in the Schedule Underwriters agree (subject to the terms, conditions and exclusions of the Policy) to indemnify You against Damage, accident or injury occurring during the Period of Insurance.</p> <p>Provided always that:-</p> <p>(i) The liability of the Underwriters shall not exceed the Sums Insured or limits of liability stated in the Schedule or such other Sum Insured or limits of liability as maybe substituted by endorsement or attached hereto;</p> <p>(ii) This Policy insures You only in respect of the sections where a Sum Insured or a limit of liability is specified in the Schedule</p> <p>Any dispute arising out of or in connection with this Policy shall be subject to and construed solely in accordance with the laws of England and Wales. You and the Underwriters agree that all disputes arising out of or in connection with the Policy shall be subject to the jurisdictions of the courts of England and Wales or as otherwise agreed in accordance with the EU Disclosure Clause.</p> <p>This Policy is underwritten by Certain Underwriters at Lloyd’s (AXIS Managing Agency Ltd – Syndicate 1686 and 2007). AXIS Managing Agency Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 754962). AXIS Managing</p>

	<p>Underwriters at Lloyd's 20% for their proportion for sections 1-5. Authorisation has been granted to Commercial Express Quotes Ltd under Contract Number B1262BW0181717 - Argo Direct Limited 35% for their proportion, AIG Europe Limited 35% for their proportion and Covéa Insurance plc 30% for their proportion for sections 6-8.</p>	<p>Agency Ltd is the managing agent of AXIS Syndicate 1686 and 2007 at Lloyd's and subject to the supervision of the Society of Lloyd's. AXIS Managing Agency Ltd is registered at Willkie, Farr & Gallagher (UK) LLP, Citypoint, 1 Ropemaker Street, London EC2Y 9AW (Company Number 08702952).</p> <p>This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under Contract Numbers B1262BW0231418 by Certain Underwriters at Lloyd's (AXIS Managing Agency Limited)</p>
Several Liability Notice	<p>Several Liability Notice The subscribing Underwriters' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Underwriters are not responsible for the subscription of any co subscribing Underwriter who for any reason does not satisfy all or part of its obligations.</p>	Removed
Claims Procedure	<p>Claims Procedure Applicable to all Sections If You need to make a claim, please follow the procedure below so the matter can be dealt with efficiently. To report a claim, under sections 1 - 5, please call, Cunningham Lindsey - 0345 604 6615 To report a claim, under sections 6 - 8 (LIABILITY ONLY), please call - 0333 010 7190 or email uk.newclaims@penunderwriting.com</p>	<p>Claims Procedure Applicable to all Sections If You need to make a claim, notify the Underwriters claims representatives without delay, but in any event within 30 days by calling 01732 520288.</p>
Complaints	<p>Complaints If You have any questions or concerns about Your insurance or the handling of a claim You should, in the first instance, contact Your broker or insurance advisor who arranged this Policy for You. Please quote Your Policy number in all correspondence so that Your concerns may be dealt with speedily. If Your Insurance Broker is unable to resolve the complaint to Your satisfaction by close of business the following day and Your complaint relates to a claim then You should contact:</p>	<p>What to do if you have a Complaint - Complaints Procedure 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: The Complaints Manager Commercial Express B1 Custom House The Waterfront Level Street Brierley Hill DY5 1XH Phone 0800 978 8007</p>

	<p>In respect of all sections other than Employers, Public & Products Liability then please write to</p> <p>The Complaints Manager Ergo Versicherung AG, UK Branch Munich RE GROUP offices Plantation Place - 3rd Floor 30 Fenchurch Street London EC3M 3AJ Phone 020 3003 7444 Complaints@ergo-commercial.co.uk</p> <p>In respect of Employers, Public & Products Liability please write to Commercial Express Quotes Limited B1 Custom House, The Waterfront, Level Street, Brierley Hill DY5 1XH</p> <p>And your concerns will be forwarded onto Your Insurer. Whilst reviewing your complaint Your Insurer will</p> <ul style="list-style-type: none"> · Acknowledge Your complaint promptly · Investigate Your complaint quickly and thoroughly · Keep You informed of the progress of Your complaint · Do everything possible to resolve Your complaint <p>Your Insurer is obliged to provide You with a written offer of resolution within 8 weeks of the date Your complaint was received.</p> <p>If Your Insurance Broker or Your Insurer remain unable to resolve the complaint to Your satisfaction then You may also have the right to refer Your complaint to:</p> <p>The Financial Ombudsman Service Exchange Tower, London, E14 9SR Phone 08000 234 567</p> <p>Further information is available from them and on www.financial-ombudsman.org.uk.</p> <p>Your rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.</p>	<p>Email complaints@commercialexpress.co.uk</p> <p>Alternatively, You can refer Your complaint to the Complaints team at Lloyd's at any time:</p> <p>Complaints Lloyd's One Lime Street London EC3M 7HA Tel: 020 7327 5693 Fax: 020 7327 5225 E-mail: complaints@lloyds.com Website: www.lloyds.com/complaints</p> <p>Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help", which is available from www.lloyds.com/complaints. You can also ask Lloyd's for a copy of this leaflet using the contact details shown above.</p> <p>If You are dissatisfied with the outcome of Your complaint, You may have the right to refer Your complaint to an alternative dispute resolution body.</p> <p>If You live in the United Kingdom or the Isle of Man, the contact information is:</p> <p>The Financial Ombudsman Service Exchange Tower 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</p> <p>If You live in the Channel Islands, the contact information is:</p> <p>Channel Islands Financial Ombudsman PO Box 114 Jersey Channel Islands JE4 9QG. Tel: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610. Fax +44 1534 747629 Email: enquiries@ci-fo.org Website: www.ci-fo.org</p>
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FSCS	<p>Financial Services Compensation Scheme</p> <p>Insurers are covered by the FSCS. This means that You may be entitled to compensation from the scheme in the unlikely event that Insurers cannot meet its obligations. Further details can be obtained from FSCS, 10 Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0207 741 4100 Fax: 0207 741 4101 or www.fscs.org.uk.</p>	Removed

