
Outside Caterer Certificate

It is essential that you make fair presentation of the risk that should include a full and unrestricted disclosure including every material fact and circumstance (a material fact or circumstance is material if it would influence the judgement of the Underwriter when considering whether to accept the risk and/or the assessment of the terms, conditions or premium which should be applied).

If you are unsure in any way that your disclosure is complete you should check with your insurance advisor.

In the event you fail to make a full unrestricted disclosure Underwriters may refuse to pay your claim, pay only part of your claim, and/or void your policy.

This statement will be considered together with the presentation of risk that you and your insurance advisor have provided to the Underwriter.

If the answers or information you have provided change during the period of insurance you should notify your insurance advisor as soon as reasonably possible as Underwriters may be unable to continue with cover.

SCHEDULE

Agent:	Cateringinsurance.co.uk
Agent Reference:	
Quotation Number:	CICO/00274885/022018
Certificate Number:	CEQ307567/2018
The Insured:	S & A Jones Trading Ltd
Correspondence Address:	20 Rose Road Birmingham B46 1EH
Product:	Outside Caterer
Period of Insurance:	Commencing 00:00:00 on the 21/02/2018 to 23:59:00 on the 20/02/2019
Sums Insured:	As per attached schedule
Excesses:	As per attached schedule
Premium:	£ 179.26
I. P. T.	£ 21.51
Fee:	£ 20.00
Total Premium (incl. IPT, Fee):	£ 220.77
Date proposal completed:	19/02/2018
Special condition(s):	As per attached schedule

Authorised Signatory



Signed in Dudley, West Midlands for and on behalf
of those Underwriters subscribing to this certificate

Dated this 19/02/2018

IMPORTANT NOTICE - Please check this Policy very carefully

The Insurers

For insurer details please refer to the policy wording

Sums Insured Property Schedule

Address of property to be insured:

20 Rose Road, Birmingham, B46 1EH

Business Description: Outside Caterers

Material Damage

Business Equipment:	£0
Theft cover of Business Equipment from unattended motor vehicle or trailer:	No
Section 1 - Money:	£500
Section 2 - Stock in Trade:	£500
Section 3 - Business Interruption:	Not Included
Section 4 - Stock Deterioration following Refrigeration Breakdown:	Not Included
Excess:	£100

Liability

Section A – Employers Liability:	£10,000,000
Section B – Public Liability:	£10,000,000
Section C – Products Liability:	£10,000,000
Excess:	
Public/Products Liability:	£250

Special Conditions

None

Interested Party

None

IMPORTANT NOTICE - Please check this policy very carefully

This insurance is subject to the information detailed in this document. The Insured should carefully review the contents of the Certificate (including its attached schedule, endorsements and proposal / statement of facts). If any of the information set out therein is incorrect, the insured must notify the Commercial Express or the insurer. Failure to do so may invalidate the insurance provided.

Proposal / Statement of Fact

IMPORTANT NOTICE: Please check this proposal/statement of fact for insurance very carefully.

Insured

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Please enter the full business name and any trading names as they should appear on your policy documents:

S & A Jones Trading Ltd

Your correspondence address

20 Rose Road
Birmingham
B46 1EH

What year did you start trading? (YYYY)

2018

Insured Business

Business Address:

20 Rose Road, Birmingham, B46 1EH

Select a trade that best matches the business in question:

Outside Caterers

Does the above match your trade exactly?

Yes

Are you unsure as to the suitability of the risk?

No

Do you partake in any manual work in the republic of Ireland?

No

Do you need to note a third party interest?

No

Sums Insured

Cover Required

Public/Products Liability:

£10,000,000

Annual Turnover:

Up to £100,000

Employers Liability:

£10,000,000

Optional Covers

Business Equipment (Anywhere in the UK)

Sums Insured:

£0

Is theft cover from an unattended motor vehicle or trailer required in respect of Business Equipment?

No

Is theft cover from an unattended motor vehicle or trailer required in respect of stock?	No
Loss of Money - Level of cover required:	£500
Loss of Stock - Level of cover required:	£500
Is cover required for Business Interruption?	No
Is cover required for Stock Deterioration Following Refrigeration Breakdown?	No

Excesses

Material Damage (if applicable):	£100
Public/Products Liability at the premises:	£250

Employer Reference Number (ERN) / Employer PAYE Reference

Only a very tiny minority of employers that do not pay salaries through PAYE are exempt from providing an ERN. All employers who pay PAYE must provide an ERN.

Are you or your company exempt from having an ERN?	Yes
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Disclosure and Claims

History

Please answer the questions below in respect of the applicable parties described in (i) (ii) (iii) & (iv) below. If you feel unable to answer a question(s) accurately or have a material fact or circumstance(s) to disclose please provide full details in the additional information box at the bottom of this page

- (i) You or any family member(s) that reside at or use the insured premises or are involved in the business
- (ii) Any Director or Partner
- (iii) Any person (s) with a beneficial interest of 25% or more in the business (other than mortgagees)
- (iv) Any person with management control of the insured entity (other than professional letting agents that you have contracted to manage the property):

a) Ever had insurance cover refused or cancelled or special terms imposed?	No
b) Ever been convicted of, cautioned or have a prosecution pending for any criminal offence other than motoring offence?	No
c) During the last five years under any other insurance policy made a claim(s), incurred a loss, damage or liability whether insured or not at these premises or any other location (other than claims made against motor/travel/pet and health policies)?	No
d) Ever been prosecuted under the Health & Safety at Work Act?	No
e) Been declared bankrupt, incurred a County Court judgment(s) that remains unsatisfied or entered into an individual voluntary arrangement with creditor?	No
f) Ever been disqualified from acting as a Company Director?	No
a) Been a director of a company or partner of a business that:	
i) went into liquidation, administration, or was subject to an insolvency process or scheme of arrangement with creditors?	No
ii) incurred a County Court judgment(s) that remains unsatisfied?	

Additional Information

Any further information or material facts you should or would like to advise Underwriters?	No
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Declaration

The information you have provided in this statement together with the presentation of risk contains statements and facts that the underwriter will rely upon when deciding whether to accept this insurance and the terms offered including the amount of premium payable.

If you are in any doubt as to the completeness and accuracy of the statements and facts you are providing you should consult with your insurance advisor.

During the period of the insurance you must tell your insurance advisor as soon as reasonably possible if you become aware that any of the statements and facts that you have provided have changed.

I/We declare that:

i. the statements and facts given are true and accurate.

if any statement or fact has been written by any other person, such person shall for that purpose be regarded as my/ our agent and not the agent of the Underwriters.

I can confirm I have read and understood all questions relating to this quotation