



## Policy Summary - Caterer's Combined Insurance Policy

The information provided in this policy summary is key information you should read.

This Policy Summary does not contain the full terms and conditions of your Caterer's Combined Insurance. The full terms and conditions can be found in the policy document.

The insurer is Great Lakes Reinsurance (UK) PLC.

This policy is valid for 12 months and is renewable annually.

Significant Features and Benefits	Significant and unusual Exclusions or Limitations
<p>This policy provides cover against <b>Section 1 - Contents</b> (if selected)</p> <ul style="list-style-type: none"> <li>1- <b>Stock in Trade</b></li> <li>2- <b>Trade Contents</b></li> <li>3- <b>Interior Decorations</b></li> </ul> <p>Any special clauses &amp; warranties, which have been applied to this insurance policy, will be shown in the schedule</p>	<p>First £250 for each loss other than subsidence which is £1,000 for each loss (as shown in the schedule)</p>
<p><b>Section 1 and 6 - Extensions 1,2,3,4,5 &amp; 6</b></p> <ul style="list-style-type: none"> <li>1. <b>Temporary Removal</b></li> <li>2. <b>Replacement Locks</b></li> <li>3. <b>Debris Removal</b></li> <li>4. <b>Cables &amp; Underground Services</b></li> <li>5. <b>Damage to Buildings</b></li> <li>6. <b>External Blinds &amp; Signs</b></li> </ul> <p>Cover can be extended to include accidental damage to property, the replacement of broken glass, specified property and loss of frozen food. If covered the relevant extension number will be shown in the schedule.</p>	
<p><b>Section 2 - Business Interruption</b> (if selected) Loss of business income resulting from damage covered under Section 1, 6 or 10 Extensions to cover 1 - 4 are available. (as shown on the schedule if applicable).</p>	
<p><b>Section 3 - Money</b> (if selected) Money in transit, in the premises during business hours and in any bank night safe and money in safe outside business hours up to the limits shown in the schedule</p> <p>Bodily injury as a result of assault, robbery or hold-up</p>	<p>Money in transit is only covered subject to limits and numbers of people escorting it. (See carryings warranty)</p> <p>Loss of money arising from the acts of dishonesty by an employee not discovered within 7 days (Exclusions).</p>

<p><b>Extension - 1 - Damage to Safe or Strong room</b></p> <p>Cover up to £5,000 any one occurrence</p> <p><b>Personal Assault Extension</b> Cover for any Insured person acting in connection with the business during the period of insurance.</p>	
<p><b>Section 4 - Glass</b> (if selected) <b>Item 1</b> - Fixed internal &amp; External - including counter cases, display units, shelves &amp; Mirrors in the business portion of the premises <b>Item 2</b> - Neon Signs</p>	
<p><b>Section 5 - Goods in Transit</b> Damage to business property whilst in transit and certain other additional costs.</p>	<p>Damage resulting from theft or attempted theft or unexplained shortages from any parked vehicle(s) out of business hours unless the vehicle is in a securely locked building or guarded security park</p>
<p><b>Section 6 - Buildings</b> Buildings Item 1 includes Fees Debris Removal Local Authorities</p>	<p>Warranties as in section 1 apply here also where applicable</p>
<p><b>Section 7 - Deterioration of Refrigerated Stock</b> Destruction or damage to goods by deterioration or Putrefaction.</p>	<p>Wilful acts or neglect by you or employees (Exclusions)</p>
<p><b>Section 8 - Legal Liabilities</b> <b>Section 8.1 Employer's Liability</b> Your legal liability in respect of injury to an employee arising out of employment and associated costs</p>	<p>Does not include any manual work undertaken abroad</p>
<p><b>Section 8.2 and 8.3 - Public and Products Liability</b> (if selected)</p> <p>Accidental Injury or damage to property anywhere in the World</p>	<p>Public and Products Liability arising from professional advice given (What is not insured)</p> <p>Product Liability from products guarantees and recall (What is not insured)</p> <p>Products Liability arising from products sold in the United States and Canada (What is not insured).</p> <p>Public and Products Liability arising out of computer programming (What is not insured)</p> <p>Damage caused as a result of mould or the removal of certain hazardous building materials, or injury caused to any closely related person (What is not insured).</p>
<p><b>Section 9 - Loss of Licence</b> (if selected) The depreciation in the value of the interest in the property as a result of the loss of licence to retail alcohol.</p>	
<p><b>Section 10 - Book Debts</b> (if selected) Cover for outstanding debts that you are unable to trace following damage covered under Section 1</p>	<p>Books of account must be kept off site</p>

<b>Section 11 - Catering Trailers</b> Accidental loss, destruction or damage to catering units (as described)	Warranties applicable - Fire Precautions Theft Precautions
<b>For full details of the coverage you must read your policy</b>	<b>For full details of exclusions you must read your policy document.</b>  <b>You may have to pay the first amount of any claim - the amount is shown in the schedule as excess.</b>

The Policy is a complex document and contains a large number of specific terms relevant in specific circumstances, depending on the nature of the risks being insured and those extensions requested. The policy may also contain warranties describing actions that you must take or avoid for any cover to operate

If the amount insured is not as much as the value of the items you are trying to insure, then any claim may not be payable in full.

#### **Claims:**

In the first instance claims should be notified to Davies Managed Systems, 2<sup>nd</sup> Floor, East Court, Riverside, Campbell Road, Stoke-on-Trent ST4 4EY. Tel: 0870 420 1171 Fax: 0870 420 1180

We will pay to replace the property insured by this specification after suffering damage (whether in whole or in part) or pay cash, taking account of any wear and tear not exceeding in any event the sum insured.

#### **Law Applicable to the Insurance**

The Law of England and Wales will apply to this contract unless:

- You and we agree otherwise; or
- At the date of contract, your address as shown in the schedule is located in Scotland, the Channel Islands or the Isle of Man, in which case the law of that country will apply.

#### **Complaints Procedure**

Any enquiry or complaint that you may have should in the first instance be addressed to the broker who arranged this cover for you.

Please quote your Contract and Certificate number in all correspondence so that your complaint may be dealt with speedily.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry to the Compliance Officer of Great Lakes Reinsurance (UK) PLC, Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ Tel: 020 3003 7000 Fax: 020 3003 7010

In the event of contacting Great Lakes Reinsurance (UK) PLC you are still dissatisfied then you may be able to refer to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR  
 Tel: 0845 080 1800. Further information is available from them.

## **Additional information if you are a consumer**

### **Cancellation of this policy**

You may cancel the policy within 14 days of the conclusion of the contract or the day on which you receive the policy document, although we reserve our rights on refunding any premium if you have made a claim on this policy. To exercise your right to cancel, contact the Broker who arranged this cover for you.

After this you may cancel your insurance at any time by writing to us. Any return premium will depend on how long the insurance has been in force and whether you have made a claim.

We may cancel your insurance by sending you 30 days' notice by registered post to your correspondence address shown in the schedule. Any return premium will depend on how long the insurance has been in force.

### **Compensation**

Great Lakes Reinsurance (UK) PLC is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event that it cannot meet its obligations. The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit. Further details can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk).