



Policy Summary - Caterer's Trailer 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 Trailer 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</p> <p>Section 1 - Material Loss or damage to Mobile Catering Units and Other Trailers (if selected)</p> <p>Accidental damage to trailers as described in your schedule, including fixtures and fittings, whilst at the premises described in your schedule or on site or in transit.</p> <p>Any special clauses & warranties, which have been applied to this insurance policy, will be shown in the schedule</p>	<ul style="list-style-type: none"> • loss or damage to tyres • loss or damage to caused by wear and tear or mechanical or electrical defect or derangement • damage due to deterioration of any article directly caused by the actual process of cleaning, repair or renovation • loss of cash, currency or banknotes • loss of damage within a trailer unless by forcible and violent entry or exit • the excess as stated in the schedule • theft of contents not involving forcible and violent entry • loss or damage to the trailer and/ or it's contents from overturning by storm or flood on a site, other than at the insured address(es) or the home address of any partner, director or authorised employee between 1st November and 31st March annually when not in regular use during this period • intentional damage, theft or conversion by any user of the trailers, or partner, director or employee of your company • loss or damage for which compulsory motor insurance or security is required under either of the following: <ul style="list-style-type: none"> • The Road Traffic Act 1988 as amended by the Motor Vehicles (Compulsory Insurance) Regulations 1992 • The Road Traffic (Northern Ireland) Order 1981 as amended by the Motor Insurance Vehicles (Compulsory Insurance) Regulations (Northern Ireland) 1993; or • any other Compulsory Road Traffic Legislation and any subsequent amendments
<p>Section 2.1 - Employer's Liability</p>	

<p>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>Section 2.2 and 2.3 - Public and Products Liability</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>For full details of the coverage you must read your policy</p>	<p>For full details of exclusions you must read your policy document.</p> <p>You may have to pay the first amount of any claim - the amount is shown in the schedule as excess.</p>

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, 2nd 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.