

# Catering Trailer Certificate

All information supplied, including the attached proposal/statement of fact, to Commercial Express Quotes Ltd by or on behalf of the Insured is deemed to be incorporated in and shall form the basis of the contract. Insurers agree to provide the cover in the terms set out in this Policy during the Period of Insurance for which the Insured has paid or agreed to pay the premium. This insurance is sold in conjunction with the terms and conditions as attached.

## SCHEDULE

Agent: Nationwide Catering Association  
Quotation number: NCASS/00403016/2011  
Certificate Number: CEQ802399/01/11  
Form: Trailer 02/06  
The Insured: Diana J Connolly t/a Ginger Cow Catering Company  
Correspondence Address: Moorby House  
Dogdyke Road, New York  
LINCOLN  
Lincolnshire  
LN4 4UL

Product: CX Catering Trailer & Static Unit  
Period of Insurance: Commencing 10:45 on the 25 January 2011 to 24:00 on the 24 January 2012  
And any subsequent period for which the Insurers shall accept a premium at renewal date

Sums Insured: As per attached schedule  
Excesses: As per certificate wording unless otherwise stated

Premium: £ 334.81  
Legal Expenses Premium: £ 35.00  
I. P. T. £ 22.19  
Fee: £ 15.00  
Total Premium (incl. IPT, Fee): £ 407.00

Date proposal completed: 25/01/2011  
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 28 January 2011

**IMPORTANT NOTICE - Please check this Policy very carefully**

This Insurance is subject to the information detailed in this document. The Insured and their insurance intermediary 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 or their insurance intermediary must notify the Insurer. Failure to do so may invalidate the Insurance provided.

Should at any time prior to the expiry date of this insurance any of the information change, then the Insured has a duty to notify Insurer of changes as soon as reasonably possible.

## Sums Insured Property Schedule

Site/Garaging Address of Trailer:

Moorby House, Dogdyke Road, New York, LINCOLN, Lincolnshire, LN4 4UL

Material Damage:

Level of Cover: Accidental Damage, Fire & Theft

Sum Insured:

|                                 |              |
|---------------------------------|--------------|
| Trailer                         | £6,500       |
| Loss of Money                   | Not Included |
| Loss of Stock in Trade/Contents | Not Included |
| Business Interruption           | Not Included |
| Frozen Food                     | Not Included |

Optional Covers:

Legal Expenses Included Included

Limit of indemnity: £50,000 any one event and any one period of Insurance and £250,000 aggregate in any one period of Insurance

Third Party Interest:

Not Specified

Special Conditions:

None

Policywide Coverage specific to all Locations :

Liability:

|                     |             |
|---------------------|-------------|
| Employers Liability | £10,000,000 |
| Public Liability    | £5,000,000  |
| Product Liability   | £5,000,000  |

# Proposal / Statement of Fact

## Disclosure

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

The proposal/statement of fact, together with any other information supplied to the Insurers must not be misleading or incomplete and shall form the basis of the contract with the Insurers and shall be incorporated therein. If you are aware (having made all due enquires) of any information not specifically requested in the proposal/statement of fact but which may have a material bearing upon the Insurer's decision on whether or not to provide cover or the terms upon which such cover would be provided, you must notify the Insurer via your intermediary of it before the contract of Insurance is concluded and obtain their specific confirmation that they are willing to proceed. You must inform Insurers via your intermediary of any material alterations or additions to the statements or particulars contained within this proposal/statement of fact, which occur before any contract of Insurance based on this proposal/statement of fact is effected.

## Insured

The following proposal/statement of fact, together with any information supplied to the insurers, will form the basis of the Insurance and any non-disclosure or misrepresentation of a material fact could invalidate all or part of the Insurance contract.

Please do not note the interest of any third party in the Name of the Insured field. Any third party interests to be noted can be entered during the quotation process.

A material fact is a fact likely to influence insurers assessment of the risk. If you are in any doubt as to what constitutes a material fact you should consult your colleagues or Commercial Express.

Name of the insured Diana J Connolly t/a Ginger Cow Catering Company

### Address for correspondence for the insured

Moorby House  
 Dogdyke Road, New York  
 LINCOLN  
 Lincolnshire  
 LN4 4UL

## Nationwide Caterers Association

Has the Insured obtained a Diploma in Mobile Catering as advertised on the NCASS website? Yes

Is the Insured a current member of the Nationwide Caterers Association or have been referred by a NCASS Approved Trailer Manufacturer? Yes

### Liability Cover

Is cover required for Employers/Public/Products Liability? Yes

Moorby House, Dogdyke Road, New York, LINCOLN, Lincolnshire, LN4 4UL

## Sums insured and coverage

|                                  |             |
|----------------------------------|-------------|
| Employers Liability              | £10,000,000 |
| Public/Products Liability        | £5,000,000  |
| Turnover/Receipts/Gross Receipts | £25,000     |

### Material Damage Cover

Is Material Damage cover required for your Trailer/Static Unit? Yes

Value of Trailer/Static Unit £6,500

Please select the cover required: Accidental Damage, Fire & Theft

Is cover required for Loss of Money? (not available if cover is "Accidental Damage only") No

Is cover required for loss of Stock in Trade/Non-fixed contents? No

Is Cover required for Business Interruption? No

Is Cover required for Frozen Food?(not available for Mobile Units) No

The CX Catering Trailer policy can now extended further by the purchase of Catering Legal Expenses Insurance.

Catering Legal Expenses Insurance - £30.00 + IPT

Defence of a contract of employment dispute with an employee. Payment of any compensatory award arising from the judgement of an Employment Tribunal. Pursuing a claim against any employee or former employees, directors or partners for prosecutions connected to normal business activities in a criminal or civil court, other than in connection with a motor vehicle. Cover for enquiries in respect of TAX, VAT, PAYE & NIC Investigations. 24 hours Legal Helpline - free access to legal advice and assistance. The product is underwritten by Fortis Insurance Ltd.

Included

Does the insured need to note the interest of a third party?  No

**Insured property**

Business Address or Garaging Address of Unit  
 Moorby House, Dogdyke Road, New York, LINCOLN, Lincolnshire LN4 4UL

Is the above address the Insured's home address or a CaSSOA Gold Storage site?  Yes

**Business Information**

When was the business established? (YYYY)  2009  
 Please describe your trade or business fully  Mobile Catering Trailer  
 Is the trailer a converted caravan? (if Yes we will not offer terms)  No  
 What is the make and model of the trailer?  AJC  
 Year Trailer Built? (YYYY)  2005  
 Serial Number/Datatag Registration Number of Trailer?  00805

**Security details**

When out of use is the trailer parked in either the driveway or in a locked secure compound?  Yes  
 When out of use is the trailer fitted with a key operated Hitch-Lock (identified by own key number) and a wheel-clamp manufactured to British standard?  Yes

**Additional Security Devices**

Please confirm if the following are also present and operational:  
 Datatag or Thiefbeaters Tracking Solution?  Yes  
 Thatcham Approved Tracker?  No

**Disclosure**

Has the insured;  
 a) ever had insurance cover refused or cancelled or special terms imposed?  No  
 b) or insured family member ever been convicted or cautioned with any criminal offence, other than driving offences?  No  
 c) ever had any claims or incidents at these or any other premises in the last 5 years?  No

**Additional Information**

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

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

## Certificate of Employers' Liability Insurance (a)

*(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate of Employers Liability Insurance must be displayed in each place of business at which the Certificate holder employs persons covered by the policy)*

Certificate Policy No: CEQ802399/01/11

1. Name of Assured: Diana J Connolly t/a Ginger Cow Catering Company
2. Date of Inception: 25 January 2011
3. Date of Expiry: 24 January 2012

We hereby certify that subject to paragraph 2: -

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to off shore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies (b); and
2. The minimum amount of cover provided by this policy is no less than £5,000,000(c)



Dated this 25 January 2011

Signed for and on behalf of International Insurance Company of Hannover Limited subscribing to the above policy (Authorised Insurer)

### Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4 (6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy. (Paragraph 2 (b) does not apply and is deleted).

### Note:

The Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 permits the display of this certificate in an electronic form, provided persons covered by this policy have reasonable access to it.

The employer is strongly encouraged to retain all records relating to this insurance.

The information below this line does not form part of the statutory certificate. International Insurance

Company of Hannover Limited on whose behalf this certificate is issued requires the following information to be entered by the issuing intermediary. Name and address of issuing intermediary: -

# CX Catering Trailer Certificate Wording

Effected through:

Commercial Express Quotes Limited

THIS IS TO CERTIFY that in accordance with the authorisation granted under Contract Numbers AG32101 to the undersigned by certain Insurance Companies, whose names and the proportions underwritten by them appear below

THE UNDERWRITERS hereby agree to the extent and in the manner hereinafter provided, to indemnify the Assured against Loss or Damage sustained or legal liability for accidents happening during the period stated in the Schedule, after such Loss, Damage or liability are proved.

PROVIDED always that:

- 1) The liability of the Underwriters shall not exceed the limits of liability expressed in the said Schedule or such other limits of liability as may be substituted therefore by memorandum hereon or attached hereto signed by or on behalf of the Underwriters;
- 2) This Certificate insures in respect ONLY of such of the sections hereof as are so specified in the Schedule.

IN WITNESS whereof this Certificate has been signed as follows:

Sections 1 - 5 100% with Certain Underwriters at Lloyd's  
Sections 6 - 8 100% with International Insurance Company of Hannover Ltd

This Certificate is made and accepted subject to all the provisions, conditions, warranties and exclusions set forth herein, attached or endorsed, all of which are to be considered as incorporated herein.

In Witness whereof, this Certificate has been signed at the place stated and on the date specified in the Schedule on behalf of

For and on behalf of Underwriters:

Signed:



Authorised signatory