



Policy Summary – Caterer’s Trailer Insurance Policy

The information provided in this policy summary is key information you

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 ERGO Versicherung AG, UK Branch.

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>Section 3 – Specified All Risks</p> <p>Accidental loss, destruction or damage to catering equipment and other items whilst away from the premises including on site and in transit</p>	<p>Loss or damage by theft from any unattended motor vehicle unless such vehicle has been securely locked at all points of access</p> <p>Unexplained disappearance, unexplained or inventory shortage, misfiling or misplacing of information</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, 3rd & 4th Floors, Telecom House, Trinity Street, Hanley, Stoke-on-Trent, Staffordshire, ST1 5NA. Your claims should be notified to DMS by Telephone: 0844 856 2035 (other than Section 2).

For Section 2 – Employers' Liability, Public Liability and Products Liability claims Telephone: 0844 856 2135

Cancellation of this policy

We shall not be bound to accept any renewal of this Policy and may at any time give you thirty days' notice to cancel this Policy.

You can cancel this insurance at any time by writing to your broker and returning your certificate of Employers' Liability insurance (if one has been issued to you).

Any return premium due to you will depend on how long this insurance has been in force and whether you have made a claim or incidents have occurred that might give rise to a claim. We reserve the right on refunding any premium paid if you have made a claim under this Policy. Please be aware that your broker may charge a fee for work completed on your behalf.

Complaints Procedure

If you have any questions or concerns about your Policy or the handling of a claim you should, in the first instance, contact your broker 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 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 The Complaints Manager, ERGO Versicherung AG, UK Branch, 4th Floor, 35 Newhall Street, Birmingham, B3 3PU, Phone 0121 200 5822.

If your broker or ERGO Versicherung AG, UK Branch remain unable to resolve the complaint to your satisfaction then you may also have the right to refer your complaint to The Financial Ombudsman Service, Exchange Tower, London E14 9SR, Phone 08000 234 567

Further information is available from them and on www.financial-ombudsman.org.uk

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.

Financial Services Register

The Financial Services Register can be checked by visiting the Financial Conduct Authority website on www.fca.org.uk or by calling 0800 111 6768

Financial Services Compensation Scheme (FSCS)

ERGO Versicherung AG, UK Branch is covered by the FSCS. This means that you may be entitled to compensation from the scheme in the unlikely event that ERGO Versicherung AG, UK Branch cannot meet its obligations. Further details can be obtained from FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel:0207 741 4100 Fax:0207 741 4101 or www.fscs.org.uk

**Advance Underwriting Ltd, P O Box 186, Ipswich, Suffolk, IP4
4HP Tel: (0845) 650 1379
Fax: (01473)-400075
Email: enquiries@advanceunderwriting.co.uk
Web: www.advanceunderwriting.co.uk
Registered in England No: 03564794.
Authorised and Regulated by The Financial Conduct Authority (FCA No. 308411).**

This insurance is effected by Advance Underwriting Ltd on behalf of ERGO Versicherung AG, UK Branch.