

THE PLACESETTER

CATERERS LIABILITY INSURANCE POLICY



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

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Registered in England No: 03564794.
Authorised and Regulated by The Financial Conduct Authority (FCA No. 308411).**



CATERERS LIABILITY PROPOSAL FORM

A specimen of the policy is available on request

Please complete the proposal form carefully and accurately. All material facts should be disclosed at commencement of the contract and during the contract should your circumstances change. A material fact is one which could affect acceptance of the risk by the insurer, such as a loss not claimed for, or change of overnight location or new trailer purchased. *Failure to disclose such information may affect the outcome of a claim on the policy.* If there is any doubt as to what is a material fact, then please contact us for advice. It is your responsibility to give accurate and truthful information. Before returning the form to us please check the answers you have given.

IMPORTANT NOTICE

This insurance policy is effected by Advance Underwriting Ltd on behalf of ERGO Versicherung AG, UK Branch. Ergo Versicherung AG are authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us upon request. Advance Underwriting Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA No. 308411).

For a summary of cover, please refer to our Key Facts Document.

We reserve the right to survey the property to be insured and to discontinue cover if we do not receive a satisfactory survey report, should a survey be necessary.

PLEASE ANSWER ALL QUESTIONS IN CAPITALS OR BY TICKING BOXES AS APPROPRIATE

Insurance required for a period of 12 months commencing

Please note that cover does not commence until this proposal has been accepted by the underwriter

THE PROPOSER

1. Full names of Proprietor / Partners / Directors

a

b

c

d

Trading as (*trading name*)

Date business established

2. Address for correspondence (*inc Postcode*)

Postcode

Telephone



INFORMATION ABOUT THE BUSINESS

3. Address of property occupied for the business (*inc Postcode*)

		Postcode	
Telephone			

4. Full description of the property

5. Are you registered with your local Environmental Health Office, or is an application pending?

YES NO

6. Do you have a formal written Health & Safety Policy?

YES NO

7. Have you carried out formal Risk Assessments?

YES NO

8. Do you have a formal safety training plan for employees?

YES NO

PLEASE STATE

9. Your annual sales turnover

£

10. Your annual payroll

Clerical

£

Manual

£

11. Your Employers PAYE Reference No (eg 245/A955)
Compulsory if Q10 is more than £6036

/

12. If you provide any seating, please state the number of seats

COVER REQUIRED

EMPLOYERS LIABILITY

YES NO

PUBLIC LIABILITY

YES NO

PRODUCTS LIABILITY

YES NO

13. PLEASE INDICATE THE TYPE OF CATERING UNDERTAKEN

Mobile from a trailer

YES %

Static from a trailer or kiosk

YES %

Café/Restaurant

YES %

Canteen Franchise

YES %

Weddings and Functions

YES %

Sandwich Round

YES %

T V & Film Location

YES %

Other

YES %

100



INFORMATION ABOUT YOU

10. In respect of this insurance and any other business in which you, partners or directors of your business are or have been engaged, has any insurer declined to accept or renew insurance, cancelled cover or imposed special terms?	Yes		No	
11. In respect these premises, have any accidents, losses or claims arisen during the last 5 years, whether insured or not?	Yes		No	
12. In respect any business insurance and in respect of you, partners and directors of your business, have any accidents, losses or claims arisen during the last 5 years, whether insured or not?	Yes		No	
13. Have you or any director or partner of the Business ever				
- been convicted of any criminal offence, or during the last 5 years, been formally cautioned by the police? (<i>Convictions regarded as spent under the Rehabilitation of Offenders Act 1974 need not be disclosed</i>)	Yes		No	
- been declared bankrupt or had an interest in a business declared bankrupt or made any arrangement with creditors?	Yes		No	
If you have answered Yes to any of the questions 10 – 13 under “Information about You” please give a full explanation below				

IMPORTANT POLICY CONDITIONS – PLEASE READ CAREFULLY

Warranties

These are conditions that you must comply with in order that your policy continues to be valid:

Food Hygiene

- The Assured shall comply where applicable with the terms and conditions laid down by:
 - The Food Hygiene, Market Stalls and Delivery Vehicle Regulations 1996
 - The Food Hygiene, (General) Regulations 1970
 - The Food Hygiene, (General) Amendment Regulations 1970
 - The Food Safety Act 1990
 And any subsequent or amending legislation

Fire Precautions

- Each catering trailer shall be fitted with a minimum of one foam or dry powder fire extinguisher with a fire rating of 113B. (If equipment is limited to a single domestic type basket deep fryer a foam extinguisher to a rating of 34B will be acceptable)
- Each catering trailer shall be fitted with a minimum of one fire blanket.
- All fire extinguishers must be maintained according to the manufacturers instructions

Deep Fat Frying Conditions

- All deep fat frying equipment to be fitted with a thermostat which will prevent the temperature of fat or oil exceeding 205°C or the manufacturers maximum recommended temperature if this is less
- All frying equipment including flues and exhaust ducting shall be securely fixed and free from contact with combustible materials.
- All extraction hoods, canopies, filters and grease traps shall be cleaned thoroughly at least once a month and greasy deposits not allowed to accumulate.
- All extraction ducts shall be cleaned at least once every six months.

Vehicles

- All motor vehicles and catering trailers shall be properly maintained and catering equipment be professionally installed in accordance with Vehicle Construction Regulations.

DECLARATION

I/we have read and agree the information provided. I/We declare that, to the best of my/our knowledge and belief ALL MATERIAL FACTS HAVE BEEN FULLY AND ACCURATELY DISCLOSED and that I/we agree to accept the terms and conditions contained in the document of insurance. I/we realise that failure to do so may result in this insurance being void. Material facts are those which may affect the assessment of the risk to be insured. If there is any doubt whether something is a material fact, full details are sent with this form.

I/We agree that this proposal shall be the basis of the contract between me/us and ERGO Versicherung AG, UK Branch. I/we undertake to inform ERGO Versicherung AG, UK Branch of any material alteration to these facts occurring before the Policy is issued and throughout the currency of the Policy.

Signature(s)		Date	

Please note — no cover is in force until this Client Declaration has been signed by the Proposer and continued cover is subject to acceptance by Advance Underwriting Ltd on behalf of ERGO Versicherung AG, UK Branch.