

THE PLACESETTER

CATERERS COMBINED PROPOSAL FORM



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).



PLACESETTER CATERERS COMBINED 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
<i>Please note that cover does not commence until this proposal has been accepted by the underwriter</i>

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 PREMISES

3. Address of property to be insured (*inc Postcode*)

	Postcode	
Telephone		

4. Full description of the premises and its current use

5. State name address and status of any financial interest in the property to be insured (e.g. bank, building society)

6. Is the building built of brick, stone, concrete, breeze block or metal and roofed with slates, tiles, metal, or asphalt, bitumen or felt on concrete?

Yes

No

IF NO PLEASE STATE CONSTRUCTION

7. When was the property originally built/constructed ?

	Yes		No	
8. Is the property listed?	Yes		No	
9. Is the property within 300 metres of a lake, river, watercourse or other waterway or at risk of flooding according to the EA flood map?	Yes		No	
10. Is there any history (or signs of) subsidence, heave or landslip in the area?	Yes		No	

If you have answered Yes to any of the questions 8 – 10 under “Information about the Premises” please give a full explanation on a separate sheet.

11. If the above premises are used for food preparation, please tick all methods of cooking:

Griddle ☐ Boiler ☐ Frying Pan ☐ Deep Fat Frying Range ☐ Basket Fryer ☐ None ☐

INFORMATION ABOUT YOU

12. 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

13. In respect these premises, have any accidents, losses or claims arisen during the last 5 years, whether insured or not?

Yes

No

14. In respect of any catering trailers, have any accidents, losses or claims arisen during the last 5 years, whether insured or not?

Yes

No

15. 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

16. 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? (*Convictions regarded as spent under the Rehabilitation of Offenders Act 1974 need not be disclosed*)

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 12 – 16 under “Information about You” please give a full explanation on a separate sheet.



COVER REQUIRED AND SUMS INSURED

SECTION ONE - CONTENTS				Yes		No	
1.	Stock in Trade	a)	property other than b) & c) below	£			
		b)	Cigarettes, cigars & tobacco	£			
		c)	Wines & Spirits	£			
2.	Trade Contents, fixtures and fittings	a)	property other than b) below	£			
		b)	computer audio / visual equipment	£			
3.	Interior decorations, tenants improvements and shop front			£			
Total Sum Insured				£			
NB. If you would like to insure any catering equipment away from the premises, please refer to section eleven.							
SECTION TWO – BUSINESS INTERRUPTION				Yes		No	
1.	Trading Profit	a)	From your premises	£			
		b)	from location catering via your own mobile kitchen	£			
		c)	from customers premises not involving the use of your own mobile kitchens	£			
Total Sum Insured				£			
BUSINESS INTERRUPTION EXTENSIONS							
Motor Loss of Use following fire, collision overturning and Impact				Yes		No	
Denial of access				Yes		No	
Other Premises				Yes		No	
Notifiable Diseases				Yes		No	
Fines & Damages for Breach of Contract following material damage to premises or vehicles - Limit £20000				Yes		No	
SECTION THREE - MONEY AND ASSAULT				Yes		No	
Total value of Cash in Transit per annum				£			
Personal Accident Assault				Yes		No	
SECTION FOUR - GLASS & NEON SIGNS				£			
SECTION FIVE - GOODS IN TRANSIT (OWN VEHICLES)				£			
SECTION SIX - BUILDINGS				£			



SECTION SEVEN – DETERIORATION OF REFRIGERATED STOCK		Yes		No	
1. Goods in any one refrigerator or cold chamber		£			
and in total		£			
SECTION EIGHT – LEGAL LIABILITIES		Yes		No	
1. Your annual sales turnover		£			
2. Your annual payroll		£			
3. Your Employers PAYE Reference No (eg 245/A955) – Compulsory if Q2 is more than £6036		/			
4. If you provide any seating, please state the number of seats					
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	
SECTION EIGHT – LOSS OF LICENCE		Yes		No	
SECTION TEN – OUTSTANDING DEBIT BALANCES (BOOK DEBTS)		Yes		No	
1. Outstanding Debit Balances		£			
SECTION ELEVEN – CATERING TRAILERS		Yes		No	
Make		Model		Serial No	
1. Trailer		£			
2. Generator		£			
3. Stock		£			
4. What is the location/address of the trailer(s) when not in use?					
5. Is this a locked building or compound?		Yes		No	
6. Have you read and understood the fire and security warranties?		Yes		No	
7. How often are gas bottles and pipes are checked for damage?					
8. What are your procedures for securing gas bottles and ensuring that all cooking equipment is fully shut down prior to a journey?					
9. Does each trailer have at least one fire blanket and one foam or powder fire extinguisher?		Yes		No	



11. Please tick the security on your trailer:

Two wheelclamps	<input type="checkbox"/>	One hitchlock	<input type="checkbox"/>	'A' frame removed	<input type="checkbox"/>	Wheels removed	<input type="checkbox"/>
Thiefbeaters	<input type="checkbox"/>	GPS Tracker	<input type="checkbox"/>	Alarm	<input type="checkbox"/>	Other	<input type="checkbox"/>

12. Please tick all methods of cooking on the trailer:

Griddle ☐ Boiler ☐ Frying Pan ☐ Deep Fat Frying Range ☐ Basket Fryer ☐ None ☐

13. Please tick all types of cover that are required for your trailer:

Theft	<input type="checkbox"/>	Fire	<input type="checkbox"/>	Accidental Damage	<input type="checkbox"/>	Whilst Being Towed	<input type="checkbox"/>
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NB. Road traffic act liability is not included in this policy. Theft cover is following forcible and violent entry to the trailer.

If you have ticked any of the shaded boxes in response to questions 7 – 11 under “Section Ten” please give a full explanation on a separate sheet.

SECTION 12 – SPECIFIED ALL RISKS

Yes

No

1. Catering Equipment

£

2.

£

3.

£

4.

£

ADDITIONAL INFORMATION AND CLAIMS HISTORY

Please give details of any previous claims/losses here, and/or any additional information regarding answers given above



IMPORTANT POLICY CONDITIONS – PLEASE READ CAREFULLY

Warranties

These are conditions that you must comply with in order that your policy continues to be valid. Please refer to the Key Facts policy summary and the policy wording for a full list of warranties. Below are some of the policy warranties:

Minimum Security Conditions

- All the doors of the premises together with internal doors which give access to any part of the building not occupied by the Insured must be fitted and secured with one of the following:
 1. A mortice deadlock with boxed metal striking plate or rim lock either of which confirms to BS3621
 2. A five lever or more lever close shackle padlock and matching locking bars fitted in accordance with the manufacturers instructions.
 3. All aluminium framed doors to be fitted with an internal cylinder operated swing bolt mortice lock with high security cylinder rose and armoured striking plate.
 4. All UPVC doors to be fitted with an internal cylinder operated swing mortice lock with high security cylinder rose and armoured striking plate of a multi-point locking system with a minimum of three locking points.
 5. Two key operated locking mechanisms or one key operated locking mechanism together with 300mm tower bolts fitted top and bottom internally or steel/timber cross bars fitted internally.
- All outward opening external doors and internal doors which give access to any part of the building which is not occupied by the Insured, must be fitted and secured with hinge bolt top and bottom.
- In case of steel or aluminium roller shutters they should be secured by at least two of the following mechanisms:
 1. Internal locking mechanism fitted to bottom rail of shutter.
 2. Proprietary guide mounted locking systems (pinlock).
 3. A five lever close shackle padlock and matching locking bars fitted in accordance with the manufacturers instructions.
- All accessible opening windows, fanlights and skylights must be fitted with key operated window locks or solid steel bars or security grills.

Unoccupied Property Conditions

You must disconnect all mains services and all water pipes/tanks drained down.

You must secure the Premises against illegal entry. All windows and doors are boarded or bricked up at ground level so as to prevent unauthorised entry and firmly secured at other levels.

You must seal all letterboxes to prevent insertion of material.

You must keep the Premises clear of all loose combustible materials at all times.

You and/or Your agent must visit the Premises once per week and carry out any work necessary to maintain security. A record of these visits is to be kept and advised quarterly to Underwriters.

Loss or damage arising out of building operations, refurbishment or renovation is excluded.

Cover is restricted to Fire, Lightning, Explosion, Aircraft only.

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 and greasy deposits not allowed to accumulate.

Catering Trailer Conditions

- Each catering unit shall be fitted with a minimum of One foam or dry powder 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 minimum will be acceptable)
- One fire blanket.
- Each catering unit shall be secured by anti theft precautions as stipulated under the 'Warranties' section of your written quotation.

General

- All fire extinguishers must be maintained according to the manufacturers instructions

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