

Business Equipment Insurance Policy Summary

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 Insurance Policy. The full terms and conditions can be found in the policy document.

The insurer is Certain Underwriters at Lloyd's.

The policy period is detailed in your schedule. The policy is normally valid for 12 months and renewable annually.

Property Insured is for Outside Caterers the specific cover is explained more fully within the policy wording.

Outside Caterers

Business Equipment pertaining to the trade, the property of the INSURED or held by the INSURED in trust or on commission any where in the United Kingdom.

Significant Exclusions Or Limitations

- Loss or damage due to wear and tear
- Mechanical or electrical derangement
- Cleaning repairing or restoration
- Acts of fraud or dishonesty
- Loss of or damage to money documents, precious stones bullion gold or silver articles and jewellery

- Loss of or damage to glass other than arising from the explosion or theft or accident to the conveying vehicle

- Any consequential losses or any costs of replacing or reinstating data or rewriting documents

- Theft from unattended Vehicles unless:
 - a) All doors, Windows and other opening are left closed, securely locked and properly fastened
 - b) Entry or Access to the vehicle has been affected by forcible and violent entry
 - c) Equipment if out of the view from the exterior of the vehicle

Certificate Excesses

£100 each and every claim.

Cancellation Rights

You may cancel this insurance within 14 days of the day you purchase this insurance or the day on which you receive the certificate wording, whichever is the later. Underwriters reserve their rights to charge a proportion of the premium or, if you have made a claim on this policy, to refund any premium.

How To Make A Claim

To make a claim simply call our 24 hours claims help line telephone number: 0208 240 4488.

At the time of making a claim, you will be asked:

The policy number stated on your schedule and full details of the claim.

Complaints Procedure

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact the insurance agent who arranged this insurance for you.

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Managing Director at Commercial Express Quotes Ltd.

Their address is: -

Managing Director
Commercial Express Quotes Ltd
Unit 4
Castlegate Court
Castlegate Way
Dudley
DY1 4RD

If you are unable to resolve the matter with your broker or Commercial Express and wish to make a complaint you may do so at any time by referring the matter to Complaints and Advisory, Lloyd's, One Lime Street, London, EC3M 7HA.

If after contacting the Compliance Officer you are still dissatisfied you may be able to refer your complaint to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR (Telephone No: 0845 080 1800). Further information is available from them.

Financial Services Compensation Scheme

Lloyd's are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Lloyd's are unable to meet its obligations to you under this contract. If you are entitled to compensation under this Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme 7th Floor, Lloyd's Chambers, Portoken Street, London E1 8BN and on their website www.fscs.org.uk.