



Mobilers Insurance Services  
John Garth House  
Engine Lane  
Stourbridge DY9 7DF  
Tel: 01384 429 901  
info@mobilers.co.uk  
www.mobilers.co.uk

Client Ref: 0/CXCC01

Calzone Corner C.I.C  
32 Arnside Street  
Manchester  
M14 7PF

13/10/2016

Dear Mr Kupai

Thank you for insuring with Mobilers Insurance Services.

Please find enclosed your liability insurance documentation. We would ask you to check it thoroughly and notify us immediately if there are any errors.

We would also draw your attention to the enclosed Declaration Form. Please read this to ensure the information given is true and correct. If any information is incorrect, please refer to us immediately as a separate proposal form may be required.

**Please Note:**

- **Territorial limits are restricted to the UK only.**

Please do not hesitate to contact us should you have any queries.

Yours sincerely

Mobilers Insurance Services

## SUMMARY OF LIABILITY INSURANCE COVER

<b>INSURER</b>	<b>St Julians Insurance Company Limited</b> , registered in Malta with registered office address at 4th Floor, Development House, St Anne Street, Floriana, FRN 9010, Malta. St Julians Insurance Company Limited (C-50869) is authorised by the Malta Financial Services Authority to carry on General Business (Class 13 – General Liability) in terms of the Insurance Business Act, 1998. <b>St Julians Insurance Company Limited</b> is also subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (Register Number 534771).
<b>ADMINISTRATOR</b>	This policy is administered by Mobilers Insurance Services on behalf of St Julians Insurance Company Limited.  Mobilers and Mobilers Insurance Services are trading names of Insurance Factory Limited. Registered in England and Wales No. 02982445. authorised and regulated by the Financial Conduct Authority (No. 306164).  Registered Office: 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB.
<b>TYPE OF COVER</b>	There are 3 types of liability cover provided by the policy - Employers' Liability, Public Liability and Products Liability. The policy benefits provided in respect of each type of cover are shown below. The geographical limits of this policy is restricted to the United Kingdom only.
<b>TERM OF THE POLICY</b>	St Julians Insurance Co Ltd Liability Insurance policies are for a <b>12 month period</b> . Please refer to your Schedule of Insurance for the dates that cover is effective.
<b>CANCELLATION</b>	<b>The terms of the policy do not give the policyholder a right of cancellation. This means that once you have taken out a policy, even if you subsequently decide not to continue with the insurance the full annual premium will be retained by the insurer.</b>  However, if the insurer elects to cancel cover a pro rata refund will be allowable subject to the retention by the insurer of a minimum premium.  For full details of the insurer's cancellation process, please refer to General Policy Condition 8 in the policy booklet.
<b>IN THE EVENT OF A CLAIM</b>	Please call Mobilers on 01384 429901 Monday to Friday 9.00am—6.00pm (excluding Bank Holidays) Claims Correspondence should be sent to Mobilers Insurance Services, John Garth House, Engine Lane, Stourbridge, DY9 7DF.

### SUMMARY OF COVER

**This is a Policy Summary only. It does not contain the full terms and conditions of the contract.** For full details of all policy terms, conditions & exclusions please refer to the policy booklet (a copy of which is available on request). The relevant sections of the policy booklet are shown below.

<b>TYPE OF COVER</b>	<b>SIGNIFICANT FEATURES &amp; BENEFITS</b>	<b>SIGNIFICANT &amp; UNUSUAL EXCLUSIONS &amp; LIMITATIONS (see also overleaf)</b>
<b>Employers' Liability (Section 1)</b>  Protection for you as an employer against damages and legal costs that arise as a result of claims from employees who have suffered an injury or disease arising out of their employment.  <b>The cover provided complies with UK compulsory employers' liability law.</b>	Cover includes protection for any Principal arising out of your work for such Principal.  Cover includes the cost of defending a prosecution under the Health & Safety at Work Act	<b>A limit of £10,000,000</b> applies to any one occurrence.  There is no cover for claims for which compulsory motor insurance is required (Condition1).
<b>Public Liability (Section 2)</b> Protection for your business against damages and legal costs that arise as a result of claims  <ul style="list-style-type: none"> <li>- from any person other than an employee suffering an injury, disease, or</li> </ul>	Cover includes protection for any Principal arising out of your work for such Principal.  Cover includes the cost of defending a prosecution under the Health & Safety at Work Act.	<b>A limit of £5,000,000</b> applies to any one occurrence. This limit is automatically increased to cover any agreement or contract entered into by you where a higher limit is required but subject to a maximum limit of £10,000,000.  There is no cover for property owned by

<ul style="list-style-type: none"> <li>- for accidental damage to someone else's property.</li> </ul>	<p>Cover includes Contingent Motor Liability which will indemnify you (rather than your employee) whilst he or she is using his/her own vehicle in connection with your business (restrictions apply - see policy booklet Section 2 - Public Liability Extension 1).</p>	<p>or in the custody or control of you or your employees (Exception 1).</p> <p>Liability arising out of the use of water craft, motor vehicles (other than Contingent Motor Cover), passenger lifts and steam pressure vessels is excluded (Exception 2).</p> <p>Additional liabilities assumed under contract are not covered (Exception 3).</p> <p>Liabilities arising from gradual pollution are not covered (Exception 6).</p>
<p><b>Products Liability (Section 3)</b> Protection for your business in respect of claims</p> <ul style="list-style-type: none"> <li>- from any person other than an employee suffering an injury, disease, or</li> <li>- for accidental damage to someone else's property</li> </ul> <p>caused by or in connection with products sold or supplied by you.</p>	<p>Cover includes the cost of defending a prosecution under the Health &amp; Safety at Work Act.</p> <p>Cover includes Consumer Protection Act and Food Safety Act legal defence costs.</p>	<p><b>A limit of £5,000,000</b> applies to all incidents arising during any one annual period of insurance. This limit is automatically increased to cover any agreement or contract where a higher limit is required but subject to a maximum limit of £10,000,000 in any one year.</p> <p>Additional liabilities assumed under contract are not covered (Exception 1).</p> <p>Liability arising from damage to the product itself and any cost of repair, recall, replacement or refund arising therefrom is not covered (Exceptions 2 and 3).</p> <p>Any liabilities arising from products supplied to USA or Canada are not covered (Exception 4).</p>

<b>SIGNIFICANT &amp; UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS</b>	
<b>Excess</b> (Sections 2 and 3)	<b>You will have to pay the first £250</b> of every claim in respect of damage to property.
<b>Claims involving asbestos</b> (General Policy Exception 2)	<p>The <b>Public Liability and Products Liability</b> sections of the policy <b>exclude any claims which result from the use of any form of asbestos.</b></p> <p>The <b>Employers' Liability</b> section <b>will cover</b> such claims but only up to a <b>maximum amount of £5,000,000</b> for any one occurrence or series of occurrences arising out of one cause.</p>
<b>Claims resulting from acts of terrorism</b> (General Policy Exception 3)	<p>The <b>Public Liability and Products Liability</b> sections of the policy <b>exclude any claims which result from an act of terrorism.</b></p> <p>The <b>Employers' Liability</b> section <b>will cover</b> such claims but only up to a <b>maximum amount of £5,000,000</b> for any one occurrence or series of occurrences arising out of one cause</p>
<b>Reasonable Precautions</b> (General Policy Condition 2)	<p><b>You must take all reasonable precautions</b> to minimise the risk of damage, injury and disease.</p> <p><b>You must comply with all statutory and other obligations and regulations imposed by any authority.</b> This may be particularly relevant as far as Environmental Health Department registration and the carriage and storage of bottled gas is concerned.</p>
<b>Sub-contractors' own insurances</b> (General Policy Condition 11)	<b>You must make sure that all sub-contractors have adequate Employers' Liability, Public Liability and Products Liability cover</b> and that their insurance provides an indemnity to you as principal. Any limits of indemnity under their policy must not be less than those applied by us.

<b>COMPLAINTS PROCEDURE</b>
-----------------------------

In the first instance these should be referred to the **insurance intermediary** arranging the insurance.

**If you are not satisfied** with his or her answer, please write, quoting your policy number shown in the Schedule, to **The Chairman, Mobilers Insurance Services, John Garth House, Engine Lane, Stourbridge, West Midlands, DY9 7DF.**

In the event that you remain dissatisfied the problem can be referred to the Compliance Officer of **St Julians Insurance Company Limited.** The complaint or concern should be addressed to **The Compliance Officer, St Julians Insurance Company Ltd, 4th Floor, Development House, St. Anne Street, Floriana FRN 9010 Malta**

Complaints concerning **your insurance intermediary** may subsequently be referred to the **UK Financial Ombudsman Service.**

#### **FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

All St Julians Insurance Company Limited policies issued in the UK for individual customers or 'small businesses' are covered by the **Financial Services Compensation Scheme.** You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk) telephone number 0207 741 4100).

**DirectMob-11/07/2016**

**CATERERS LIABILITY DECLARATION FORM**  
**IMPORTANT PLEASE READ THIS DECLARATION**

Policy No.: SJ018653  
Name of Insured: Calzone Corner C.I.C

**THIS INSURANCE IS ACCEPTED ON STANDARD TERMS PROVIDED THAT NEITHER YOU, OR ANY OTHER PARTNER OR DIRECTOR, TO THE BEST OF YOUR KNOWLEDGE:-**

1. Have had any Liability Insurer cancel or decline a proposal, refuse to renew cover or made subject to increased rates or special terms
2. Have been convicted, prosecuted or are under any investigation for, or have any pending charge for any criminal offence involving arson, fraud, theft or dishonesty of any kind
3. Have suffered any liability claims or been involved with any incidents which may give rise to claim (whether insured or not) during the last 5 years
4. Have been prosecuted under any safety legislation during the last 5 years
5. Have been declared bankrupt or insolvent or ever had a County Court Judgement registered against them

**IF ANY ANSWER IS YES YOU WILL NEED TO COMPLETE A PROPOSAL FORM FOR UNDERWRITERS CONSIDERATION BEFORE ANY COVER ATTACHES**

**Declaration**

1. I/We declare that to the best of my/our knowledge and belief that at the inception of this insurance
  - (a) the above statement of particulars which have been given separately by me/us or by others on my/our behalf, are true and complete
  - (b) any statement or particulars which have been given separately by me/us or by others on my/our behalf are true and complete
  - (c) I/We have not withheld any material fact\*
2. I/We confirm that I/we have registered my/our business with the relevant Local Authority Environmental Health Department, my/our Gross Annual Turnover does not exceed that stated in the Schedule of Insurance and I/we am/are not involved in the erection or dismantling of any marquee/tent above 3.048 (10 ft) in height
3. I/We agree that this declaration and any particulars given separately shall form the basis of the contract
4. I/We understand that the Company reserves the right to decline this insurance in the event of material non-disclosure
5. I/We understand that Insurers share information with each other, credit reference agencies and other information agencies with regard to credit arrangements, policies and claims, primarily to help assess risks, handle claims and prevent fraud and I/we consent to this

**\*IMPORTANT**

Material facts are those which are likely to influence the Company in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt about whether a fact is material, you should disclose it, since failure to do so could invalidate your policy.

**NOTE** - You cannot cancel or transfer this policy and there is no refund of premium available

**IF ANY DETAIL IS INCORRECT, PLEASE CONTACT YOUR BROKER IMMEDIATELY.  
FAILURE TO DO SO COULD INVALIDATE YOUR INSURANCE IN EVENT OF A CLAIM**

## CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

Where required by Regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the Insured employs persons covered by the policy. In addition, in accordance with Regulation 4 of the Regulations the Insured must, on expiry, keep this certificate, or a copy thereof, for a period of 40 years from the commencement date of this certificate.(ii)

Policy No: SJ018653  
Name of Insured (i): Calzone Corner C.I.C  
Date of Commencement of Insurance: 14/10/2016  
Date of Expiry of Insurance: 13/10/2017

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 or to offshore installations in any waters outside the United Kingdom to which Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies.
2. the minimum amount of cover provided by this certificate is no less than £5,000,000

Signed on behalf of St Julians Insurance Company Limited  
Authorised Insurers, registered in Malta (C-50869)



Signature  
Gary Humphreys, Underwriting Director

- (i) 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 named subsidiaries
- (ii) Although Regulation 4(4) has now been repealed, businesses should, as a matter of best practice, continue to retain certificates for 40 years after the commencement of cover.

St Julians Insurance Company Limited is authorised and regulated by the Malta Financial Conduct Authority to carry on General Business (Class 13 – General Liability) in terms of the Insurance Business Act 1998 and subject to a limited regulation by the Financial Conduct Authority in respect of underwriting insurance business in the UK.

**Caterers Liability - Schedule of Insurance  
Arranged by Mobilers Insurance Services**

**John Garth House, Engine Lane, Stourbridge DY9 7DF**

<b>Policy Number</b>	SJ018653
<b>Name and Address of Insured</b>	Calzone Corner C.I.C 32 Arnside Street Manchester
	M14 7PF
<b>Period of Insurance</b>	14/10/2016 to 13/10/2017
<b>Limits of Indemnity</b>	
<b>Section 1 Employers Liability</b>	£10,000,000 (any one occurrence or series of occurrences arising out of one cause)
<b>Section 2 Public Liability</b>	£5,000,000 any one accident or series of accidents arising out of one event*
<b>Section 3 Products Liability</b>	£5,000,000 in the aggregate any one period of insurance*
<b>Pollution and Contamination</b>	£5,000,000 in the aggregate any one period of insurance* * increasing to £10,000,000 where stipulated under contract or regulatory requirement
<b>Section 2 and 3 combined</b>	
<b>Excess (Section 2/3)</b>	£250.00 each and every property damage claim
<b>Declared Occupation:</b>	Making & Selling Pizza & Selling Cold Drinks From A Stall
<b>Declared Employees:</b>	0-10
<b>Declared Seating Capacity:</b>	0
<b>Declared Turnover:</b>	£30000
Premium (Inclusive of IPT at the current rate)	£ 87.80
Administration Charge	£ 25.00
Total	£ 112.80

Underwritten by St Julians Insurance Company Limited,  
Authorised Insurers, registered in Malta (C-50869)



This Schedule of Insurance has been signed on behalf of the Company by and should be read together with the Liability Policy wording

Date of Issue: 13 October 2016

St Julians Insurance Company Limited is authorised and regulated by the Malta Financial Conduct Authority to carry on General Business (Class 13 – General Liability) in terms of the Insurance Business Act 1998 and subject to a limited regulation by the Financial Conduct Authority in respect of underwriting insurance business in the UK.



## MOBILERS INSURANCE

Please complete one form for each Parent/Subsidiary Company

<b>Policyholders Name:</b> Calzone Corner C.I.C
---

<b>Trading Name:</b>
----------------------

<b>Address:</b> 32 Arnside Street Manchester
---

M14 7PF
---------

<b>Type of Company – Please Circle</b>
--

Sole Trade / Partnership / Limited
------------------------------------

<b>Employers Reference Number Exempt? – Please Circle</b>
---

Yes / No
----------

<b>Employers Reference Number</b> (ERN – Known as ‘Employers Reference Number’) <b>Please Complete if applicable</b>
---

--	--	--	--	--	--	--	--	--	--	--	--

<b>Companies House Reference Number – Please Complete</b>
---

--	--	--	--	--	--	--	--	--	--	--	--

**This information now needs to be provided on renewal ad new business.  
Please complete and return to Mobilers Insurance Services.**

**Email: [info@mobilers.co.uk](mailto:info@mobilers.co.uk)**