



G I L E S I N S U R A N C E

Urban Crust Pizza Limited
16 Hougoumont Avenue
Liverpool
L22 0LL

27th September 2017

Reference: 00055358

Dear Gerard & Julie,

**Employers & Public Liability
Cater Protect
Policy No 24698125CHC/00055358**

Thank you for allowing us to arrange your Cater Protect Liability & Business Equipment insurance on your behalf with Aviva.

I have attached the policy schedule below for your attention.

Your Cater Protect Policy Document has already been attached as a PDF with the original quotation. If you require an additional copy, please contact our office for a duplicate.

You should take care to read the documentation to ensure that it is correct and meets with your requirements.

Particular attention should be given to the sections regarding excesses and security warranty, as a full understanding will enable you to make any claim proceed smoothly. You should also note that the terms and conditions as advised in our original quotation are complied with throughout the term of insurance. If you are in doubt please call our office to discuss to avoid any misunderstanding in the future.

Should you have any doubts or questions, please contact our office as soon as possible.

In the meantime, thank you for your business and hope that we can offer further quotations for all your other insurance, such as Motor, House, Contents and Commercial Insurances as they become due.

Yours sincerely

Thomas Young
GILES INSURANCE CONSULTANTS

HOUSE • MOTOR • COMMERCIAL • TRAVEL • HEALTH & ACCIDENT • PRIVATE HEALTH INSURANCE

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Authorised and regulated by the Financial Conduct Authority (FCA)

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Your Cater Protect Policy

Underwritten by, Aviva Insurance Limited. Registered in Scotland No.2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Policy Number: 24698125 CHC/ 00055358

Produced on 27th September 2017

THIS SCHEDULE FORMS PART OF YOUR POLICY

If the information in The Schedule is incorrect or incomplete or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any facts or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.

Your Policy Details

Effective Date: 2nd October 2017

Annual Premium: £166.25

Policy Expires: 1st October 2018

Insurance Premium Tax: £19.95

Renewal Date: 2nd October 2018

Total Premium Due: £186.20

Your Details**The Policyholder:**

Urban Crust Pizza Limited

Your Insurance Adviser's Details

Agency Number: 39/0032930

Name: Giles Insurance Consultants

Address: 4b High Street, Burnham, Buckinghamshire SL1 7JH

Important Notice to Policyholders**Statement of Price**

Please note that your annual insurance premium may include an amount or amounts for additional services. Where the premium is being collected by instalments there may be a charge. Please read your documentation carefully to ensure you know how much you are paying in total.

Policy Number 24698125 CHC/ 00055358

Effective from 2nd October 2017

Produced on 27th September 2017

The Policyholder: Urban Crust Pizza Limited

The Business: Mobile Catering Gazebo (3m x 3m) & Mobile Wood Burning Pizza Oven

The Correspondence Address: 16 Hougoumont Avenue, Liverpool, , L22 0LL

Summary of Cover

Asset Protection

Business All Risks **Insured**

Legal Liabilities

Employers' Liability..... **Insured**

Public and Products Liability **Insured**

GENERAL ENDORSEMENTS

General Endorsement 1

This policy document is issue subject to receipt of a satisfactorily completed presentation form and declaration within 28 days of inception.

General Endorsement 2

Policy Subject to Standard Aviva policy wording

General Endorsement 4

The Policy shall not cover loss, damage or injury caused by spitting from hog roasts unless the meat is covered whilst cooking.

General Endorsement 5

The Policy shall not cover loss, damage or injury caused by Pizza Ovens unless the ashes from the oven are allowed to cool down and placed in a sealed metal bucket before being disposed of.

Special Endorsement

- **Gas Cylinders – property endorsement relevant to Food Trailers/Vans (Applies to all risks with more than 2 x 19kg gas bottles)**

If in relation to any claim for Damage to Property Insured caused by or resulting from fire or explosion, You have failed to fulfil the following condition, You will lose Your right to indemnity or payment for that claim.

1. In respect of the trailers/vans gas installation and Flues:
 - a. gas appliances and flues must be maintained in a safe condition
 - b. servicing is undertaken every 12 months
 - c. maintenance work should be undertaken by a registered gas engineer
 - d any problems affecting its safe operation rectified as soon as possible
 - e. once the registered gas engineer is satisfied that the equipment is working satisfactorily and that the installation is safe and within permitted operational tolerance, a suitable gas safety record should be obtained and retained for a period of 3 years.
2. In respect of trailers/vans with a specific gas cylinder compartment you must ensure that the compartment:
 - a. has adequate ventilation
 - b. has a means of preventing unauthorised access
 - c. has a 1 hour fire barrier to the trailer/van wall
 - d. only contain the regulator, pigtails, gas spanner and cylinders, no other materials should be stored in the compartment
 - e. has only the required number of cylinders to operate the equipment plus a reserve of the same capacity
 - f. has all connections between the compartment and the inside of the trailer/van fire stopped at all times.
3. In respect of trailers/vans that do not have a specific gas cylinder storage compartment you must ensure that whilst the cooking equipment is in use:
 - a. gas cylinders are kept 1m from the trailer/van in a tamper proof enclosure.
 - b. a warning notice must be displayed on the enclosure
 - c. the enclosure must have adequate ventilation
 - d. have only the required number of cylinders to operate the equipment plus reserve cylinders of the same capacity
 - e. cylinders must be on a level, flat non-combustible surface and if over 13kg should be secured by a chain to prevent them falling over
 - f. whilst the cooking equipment is not in use you must ensure that Gas Cylinders are stored within the trailer/van but 1m away from any source of heat.

- **Gas Cylinders – property endorsement relevant to none trailer risks – i.e. Tented Structures, Stalls and Gazebos (to be applies to any risk with more than 2 x 19kg gas bottles)**

If in relation to any claim for Damage to Property Insured caused by or resulting from fire and/or explosion, You have failed to fulfil the following condition, You will lose Your right to indemnity or payment for that claim

1. in respect of the gas installation and flues:

- a. gas appliances and flues must be maintained in a safe condition
- b. a weekly inspection must be made by you
- c. servicing is undertaken every 12 months
- d. maintenance work should be undertaken by a registered gas engineer
- e. any problems affecting its safe operation rectified as soon as possible
- f. once the registered gas engineer is satisfied that the equipment is working satisfactorily and that the installation is safe and within permitted operational tolerance, a suitable gas safety record should be obtained and retained for a period of 3 years
- g. the entire internal area of all flues and extract system ducting, including extraction motors and fans must be thoroughly cleaned by a competent person with the removal of all greasy and oily deposits and other waste materials, at least every six (6) months.

2. in respect of the gas cylinders:

- a. cylinders must not be sited within the structure and should be in a cage or housing which complies with the following:
 - i. be sited outside the structure and a minimum 1m from the wall of the structure in a tamper proof enclosure
 - ii. have a warning notice displayed on the enclosure
 - iii. have an LPG distribution system which must comprise of an isolation valve, regulator, and preferably a pressure gauge either permanently fixed to the wall of the enclosure or on a stable post
 - iv. the housing must be ventilated at high and low levels
 - v. have only the required number of cylinders to operate the equipment plus a reserve of the same amount as a maximum
 - vi. have cylinder changing instructions within the cage or housing
 - vii. be sited on a level, flat non-combustible surface and if the cylinders are over 13kg they should be secured by a chain to prevent them falling over

BUSINESS ALL RISKS

Item	Property Insured	Sum Insured £
1.	Business Equipment	2500

Additional Clauses applicable: None

Additional Conditions applicable: None

Excess: £250

SPECIAL ENDORSEMENT 1

You must keep an appropriate Dry Powder Fire Extinguishing Appliance and fire blanket where cooking is carried out and maintain all Fire Extinguishing Appliances in proper working order

SPECIAL ENDORSEMENT 3

We will not indemnify you in respect of Damage caused by theft or attempted theft out of trading hours unless

- (a) The Property Insured is kept in a
 - (i) Fenced and locked compound
 - (ii) Driveway of your private dwelling house
 - (iii) Locked building

- (b) Security includes

- (i) A minimum 2 metre high fence

Or

- (ii) 24 hour manned security

Whenever the Property Insured is stored in a compound.

SPECIAL ENDORSEMENT 4

We will not indemnify you in respect of Damage to generators, gas bottles, stock or money.

SPECIAL ENDORSEMENT

Unattended Vehicle – Theft: We will not indemnify You in respect of Damage to the Property Insured by theft or attempted theft from any Unattended Vehicle

SPECIAL ENDORSEMENT

Generators – The cover provided by this section specifically excludes all claims in relation to the theft or attempted theft of generators

Policy Number 24698125 CHC/ 00055358

Effective from 2nd October 2017

Produced on 27th September 2017

EMPLOYERS LIABILITY

Limit of Indemnity - £10,000,000

Description of Activities: Mobile Catering Gazebo (3m x 3m) & Mobile Wood Burning Pizza Oven

Estimated Annual Turnover: ££25,000

Endorsements applicable:

***1 (or more) Employers Liability Certificate is attached.
It is advised that you retain a copy of each Employers' Liability certificate issued to you.***

PUBLIC AND PRODUCTS LIABILITY

The Business: Mobile Catering Gazebo (3m x 3m) & Mobile Wood Burning Pizza Oven

Limit of Indemnity: £10,000,000

Description of Activities: Mobile Catering Gazebo (3m x 3m) & Mobile Wood Burning Pizza Oven

Estimated Annual Turnover: ££25,000

Excess: Damage to property excess applicable: £250

Additional Endorsements applicable:

C - Products Supplied Restriction

Endorsements applicable:

CATERING CONTRACTORS ENDORSEMENT

We will not provide indemnity under the Public and Products Liability Section of this policy in respect of any cooking at Third Party premises

A751 HIGH RISK PREMISES EXCLUSION

We will not provide indemnity in respect of work

(1) On or in

(a) Power stations or nuclear installations/establishments.

(b) Oil, gas or chemical

- (i) Refineries
- (ii) Bulk storage
- (iii) Production

Premises.

(c) Mainframe computers or rooms containing mainframe computers.

(d) Aircraft, aerospace systems or hovercraft.

(e) Watercraft other than work, not involving the use of heat,
on or in watercraft in docks, harbours, boatyards or inland waterways.

(f) Railways or airports.

(2) Underground or underwater.

Important Information

If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact Giles Insurance Consultants, 4b High Street, Burnham, Buckinghamshire SL1 7JH.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

DATA PROTECTION ACT – INFORMATION USES

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are Giles Insurance Consultants and Aviva Insurance Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application now or at renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Credit Searches and Accounting

In assessing your renewal, to prevent fraud, check your identity and to maintain its policy records, the insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. The information will be used by other credit lenders for making credit decisions about you and the people with whom you are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance you will signify your consent to such information being processed by the insurer or its agents.

Important Information - Continued

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time share information about you with other organisations and public bodies including the Police. You should show these notices to anyone who has an interest in the insurance under the policy.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to by contacting Giles Insurance Consultants.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored



G I L E S I N S U R A N C E

Public and Products Liability Certificate

Name of Policyholder:	Urban Crust Pizza Limited
Business Type:	Mobile Catering Gazebo (3m x 3m) & Mobile Wood Burning Pizza Oven
Insurance Company:	Aviva Insurance Limited
Policy Number:	24698125CHC/00055358
Date of Commencement of Insurance:	2nd October 2017
Date of Expiry of Insurance:	1st October 2018
Type of Cover:	Public & Products Liability
Limit of Indemnity:	£10,000,000

Subject to the Terms, Conditions and Exceptions of the full Aviva policy wording

Signed on behalf of
Giles Insurance Consultants

Neil Giles Cert PFS, Cert CII

Underwritten by, Aviva Insurance Limited. Registered in Scotland No.2116.
Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation
Authority and regulated by the Financial Conduct Authority and the Prudential Regulation
Authority

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Certificate of Employers' Liability Insurance ^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Policy Number 24698125CHC/00055358

Name of Policyholder

Urban Crust Pizza Limited

Date of Commencement of Insurance **2nd October 2017**

Date of Expiry of Insurance **1st October 2018**

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, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
2. the minimum amount of cover provided by this Policy is no less than £5 million (c)

Signed on behalf of
Aviva Insurance Limited
(Authorised Insurers)

Authorised Signatory
Maurice Tulloch
Chief Executive Officer, Aviva UK & Ireland General Insurance

Notes

- (a) 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 the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

It is advised that you retain a copy of each Employer's Liability certificate issued to you