

Trailer and Static Unit Summary of Cover Available

About this Summary of Cover

This summary provides key information only about Us and the insurance cover available within Trailer and Static Unit Insurance. This summary does not contain the full Certificate terms, conditions, exclusions and warranties applicable to and governing the insurance contract. These are set out in the Certificate wording, which can be found in the Certificate booklet. The Certificate booklet is available on request. If You are in any doubt as to the suitability of the insurance cover that will be available You should consult Your insurance agent before requesting insurance cover. WE RESERVE THE RIGHT TO CHANGE OR LIMIT ANY COVER.

About the Insurer

Trailer and Static Unit Insurance is underwritten by Navigators Insurance Company Limited. Navigators are authorised and regulated by the Financial Services Authority.

Duration of this Insurance

The period of insurance will be for 12 months unless otherwise agreed by us. The period of insurance will be shown in the Certificate Schedule.

How to Cancel this Insurance

We may cancel the certificate by writing to You at Your last or known address confirming that all cover will end 14 days after the date of our letter; or You may cancel the certificate by giving us written instructions.

If You or We cancel the certificate, and You have not made a claim during the current period of insurance, We will refund the premium, less an administration fee, for any remaining period of cover. No premium will be refunded for the Liability Sections 6, 7a and 7b and no amounts under £50.00 + IPT + £15.00 fee totalling £67.50 for the Property Sections 1, 2, 3, 4 and 5

Instalment Premiums

If You default under a credit arrangement to pay the premium, all coverage ceases from the default date unless We agree in writing to re-instate cover.

Our Service Commitment to You

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 Insurance 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



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Our Service Commitment to You (continued)

If the matter is not resolved to Your satisfaction, please write to:

Compliance Officer
Navigators Insurance Company Limited
7th Floor, No. 2 Minster Court
Mincing Lane
London
EC3R 7AE

Complaints that cannot be resolved by Navigators may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process.

The Law Applicable to this Insurance

The parties are free to choose the law applicable to the insurance contract. Unless specifically agreed to the contrary this insurance shall be governed and interpreted in accordance with English law and subject to the jurisdiction of the Courts of England and Wales.

The Cover Available

We will insure only those Sections You request and We agree to insure.

Trailer or Static Unit are defined as: Any Trailer or Static Unit that is NOT by itself a mechanically propelled vehicle and that has been specifically manufactured or converted for the purposes of retailing food or drink or as agreed by Us and used solely for that purposes.

Fixed Equipment are defined as: Any equipment or apparatus permanently fixed (fixtures and fittings) to the Trailer or Static Unit but EXCLUDING generators & gas bottles

Money are defined as: Cash, Bank Notes, Cheques, Giro Cheques, Bankers' Drafts, Money Orders, Postal Orders, Bills of Exchange, Unused Postage Stamps and Certificates, Holidays with Pay Stamps, Credit Company Sales Vouchers and VAT Purchase Invoices and Luncheon Vouchers all belonging to You but only whilst in Your custody.

Stock in Trade are defined as: Trade Contents being Stock in Trade & Utensils

Key Benefits

Risks Covered

Trailer or Static Unit

To indemnify You against Loss or Damage to the Trailer or Static Unit and it's fixtures and fittings within the territorial limits during the period and not exceeding the total sum insured specified in the Certificate Schedule



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Key Benefits (continued)

Loss of Money

To indemnify You against:

- a) money if lost, destroyed or damaged by any cause
- b) any Safe or strong room belonging to You is lost, destroyed or damaged as a result or theft or attempted theft of money

whilst within or in transit between the United Kingdom and the Republic of Ireland, We will indemnify You by their option repairing, replacing or paying the amount of the loss, destruction or Damage

Loss of Stock in Trade

To indemnify You against physical Loss or Damage to Stock in Trade

Business Interruption

Cover under this section is automatically provided for Loss of Gross Income during the period and not exceeding the total sum insured specified in the schedule

The Indemnity Period is 12 months.

- Loss of Gross Income or
- Increase cost of working

Frozen Food

When the contents are insured the Frozen Food, not exceeding the total sum insured specified in the schedule, covers damage to frozen food in a deep freeze or cold storage room at the premises as a result of:

- Due to a change in the temperature following breakdown of the refrigeration machinery
- Accidental failure of the public electricity or gas supply
- The action of accidental escape of refrigeration fumes from the equipment.

Legal Liability Section

Employers Liability	£10,000,000
Public Liability	£5,000,000
Products Liability	£5,000,000

Standard cover also includes

- Legal liability arising from:
 - Health & Safety at Work Act 1974

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Certificate Excesses

Section	Policy Excess
Section 1. Trailer or Static Unit	£250
Section 2. Money	£100
Section 3. Stock in Trade	£100
Section 4. Business Interruption	£Nil
Section 5. Frozen Food	£100
Section 6. Employers Liability	£Nil
Section 7. Public/Products Liability	£250

Security Conditions & Warranties (summary only)

It is a Condition Precedent to Our liability under this insurance that when the Trailer is out of use, it must be parked either on Your driveway, or in a locked/secure compound at the address shown in the Certificate Schedule, or as more specifically shown on the Certificate Schedule, other than when parked overnight at a show or event.

It is Warranted that the Trailer is fitted with a key operated Hitch-Lock (identified by its own key number), a Wheel-Clamp and Thiefbeaters Marking and Registration System. The Hitch-Lock and Wheel-Clamp must be manufactured to British Standard. All security protections must be in force at all times when the Trailer or Static Unit is unattended

It is warranted that where this Certificate relates to a Static Unit, the Static Unit shall be protected by a 5-lever mortice deadlock on the external door and either shutters or bars fitted over all windows.

Fire Conditions & Warranties (summary only)

It is warranted that the Trailer or Static Unit must be fitted with a fire blanket, if the Trailer or Static Unit is equipped for the cooking or heating of food or drink.

It is warranted that any cooking extraction equipment and all ducting grease traps or filters of any deep fat frying range or apparatus are cleaned at least once a month or at shorter intervals if recommended by the manufacturer.

It is warranted that the Trailer or Static Unit must be fitted with a multi-purpose dry powder fire extinguisher, which is fully serviced and maintained, and a fire blanket if the Trailer or Static Unit is equipped for the cooking or heating of food or drink.

It is warranted that bottled gas appliances and pipes are checked for damage on a weekly basis.

It is warranted that a full safety check on the Trailer is carried out to ensure any gas bottles are secure and all cooking apparatus is completely shut down prior to moving or attempting to mover the Trailer.

IMPORTANT: Please note that other Conditions Precedent and Warranties will apply to the Insurance.



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Changes in circumstances

You must immediately tell us about any change in Your circumstances. In particular You must tell us if there is a change to:

- change of the catering Trailer or Static Unit
- the storage address of the property insured
- the security protecting the Trailer or Static Unit
- the sum insured as listed in the schedule

General Exclusions

- Radioactive contamination
- Sonic Bangs
- War
- Terrorism
- Electronic Data Processing Media Valuation

How We settle Your claim

Claims Settlement

Following loss or damage We will pay the cost of repair or replacement without reduction for wear and tear or depreciation except where:

- a) the sum insured is less than the total cost of replacement as new
- b) the Trailer or Static Unit is older than 3 years
- c) the Fixed Equipment is older than 3 years
- d) the Trailer or Static Unit is no longer manufactured

In which event the company will at its discretion:

- (i) pay the cost of replacement or repair less a deduction for wear and tear or depreciation
- (ii) proportionately reduce any payment by the same percentage as the sum insured bears to the replacement value
- (iii) replace the Trailer or Static Unit with an equivalent unit

How to make a claim under this Insurance

To make a claim simply call our 24 hours claims help line telephone number: 01424 850444. Then in order to make the Trailer or Static Unit secure You may undergo temporary repairs as defined under the "Claims Procedure Conditions Precedent to Liability" section of the certificate wording.

All claims are handled by
IAS Group
34 Brunel Road
St Leonards On Sea
East Sussex
TN38 9RT

At the time of making a claim, You will be asked:
The policy number stated on Your schedule;
Full details of the claim.

Your total peace of mind

Navigators Insurance Company Limited are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We cannot meet our obligations. The amount of compensation will be equal to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

