

## CX Fast Food – Summary of Cover

### Purpose of this Document.

The purpose of this document is to provide you with a summary of the cover available under your CX Fast Food Combined Insurance Certificate. The information provided is "Key Information" you should read, it **Does Not** contain the full terms, conditions & exclusions. This are detailed in the certificate wording, a copy is available on request.

### Name of the Insurers.

Your CX Fast Food policy is underwritten by Certain Underwriters at Lloyd's and International Insurance Company of Hannover Ltd arranged by Commercial Express Quotes Limited.

### Period of Insurance.

Your Insurance will operate for a period of 12 months unless otherwise agreed.

### The cover Available

Your policy is written on a package basis, it has a number of sections to which you may be able to add additional covers such as Accidental Damage, Loss of Rent and Subsidence.

The core sections are as follows:

- Material Damage
- Loss of Profits
- Glass, Sanitary Fittings, Signs and Fascias
- Money
- Goods in Transit
- All Risks to Business Equipment
- Book Debts
- Loss of Licence
- Deterioration of Stock
- Employers Liability
- Public Liability
- Products Liability

### Features & Benefits

- Wide range of perils that can be extended to include Accidental Damage & Subsidence.
- Buildings cover includes Debris removal & Architects, Surveyors & Engineers Fees.
- Claims settled on a reinstatement basis.

- Loss of profit cover £250,000
- Book Debts £25000
- Loss of Licence £50,000
- Money £2000
- Goods in Transit £2000
- Glass, Sanitary Fittings, Signs and Fascias £1000.00
- Public Liability £2,000,000
- Products Liability £2,000,000
- Employers Liability £10,000,000

### Excess Applicable

Unless other wise stated you will be responsible for the following portion of each and every loss

- Section A-H £250.00 each & every loss other than subsidence £1000.00 each & every loss
- Section I £50.00 each & every loss
- Section K Third Party Property Damage £250.00 each and every loss

### General Exclusions

General Exclusions Include.

- Terrorism,\*
- Asbestos,\*  
*\*other than Section J, Employers Liability where this coverage is limited to £5,000,000 any one occurrence.*
- War Risks
- Contamination
- Radioactive Contamination
- Sonic Booms
- Confiscation by Local Authority of Government
- Loss of Electronic Data
- Mechanical or Electrical Derangement
- Damage caused by changes in the Water Table

### Policyholder Obligations

The certificate of insurance contains certain warranties & conditions, which must be complied with for cover to be operative, please study these carefully.

### Law Applicable to Contract.

You are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary, the insurance shall be subject to English Law.

### **The Duty of Disclosure**

Your insurance is based on the information provided, it is important that this information is accurate as in the event of a claim, your cover may not be operative. It is also important that all material facts likely to affect the insurers assessment of your insurance be disclosed. If you are in any doubt as to what constitutes a material fact, please contact 0845 094 2077 for assistance.

### **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 policy document, 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.

### **Making A Claim**

Full Details of how to make a claim are contained within the certificate booklet. To report a claim, please call,

- a) Carr Greenwood Smith  
0161 835 5553.
- b) Reynolds Porter Chamberlain Limited (**Liability claims only**)  
0203 060 6000

### **Data protection**

All personal information provided will be treated as private & confidential, except where the disclosure is made at your request, with your consent, in relation to the administering of your insurance or where the law requires us. As part of the FSA duties, we may be asked to provide them with access to our customer records in order that they may carry out a reviews of our activities

### **Details of Regulator.**

Certain Underwriters at Lloyd's & International Insurance Company of Hannover Ltd & Commercial Express Quotes Limited are authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms can be visited at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or the Financial Services Authority can be contacted on 0845 606 1234.

### **Making a Complaint**

Our aim is to provide a first class standard of service. However, if you have any cause for complaint, you should in the first instance, contact the intermediary who arranged this policy for you. If you are in any way dissatisfied with their response or require further information or assistance, then you should contact:

Commercial Express Quotes Limited  
Unit 4 Castlegate Court,  
Castlegate Way,  
Dudley  
DY1 4RD

If you are not satisfied with the way a complaint has been dealt with you may ask your insurer/Underwriter to review your case.

In respect of Sections A – I then please write to

Policy Holder & Market Assistance  
Lloyd's Market Services  
One Lime Street  
London  
EC3M 7HA

Telephone number: 0207 327 5693  
Fax number: 0207 327 5225  
Email: [complaints@Lloyds.com](mailto:complaints@Lloyds.com)

In respect of Section J - L please write to

The Compliance Officer  
International Insurance Company of Hannover Ltd  
L'Avenir  
Opladen Way  
Bracknell, Berkshire  
RG12 0PE

Telephone 01344 397 600  
Fax 01344 397 601

### **Financial Services Compensation Scheme**

Certain Underwriters at Lloyd's and International Insurance Company of Hannover Ltd is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if International Insurance Company of Hannover Ltd is 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,  
Portsoken Street  
London E1 8BN  
and on their website [www.fscs.org.uk](http://www.fscs.org.uk).