

# Summary of Cover

# Fast Food & Restaurant Policy 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 Fast Food & Restaurant insurance policy which is designed to provide cover for you as owners and/or operators of fast food and restaurant businesses. The information provided is "Key Information" you should read, it does not contain the full terms, conditions & exclusions. These are detailed in the policy wording, including the schedule. You should review your policy regularly to ensure that it meets your requirements, in the event that it does not meet your requirements you should advise your insurance advisor without delay.

## Policy Sections

Section A - Material Damage

Section B - Loss of Profits

Section C - Glass, Including Sanitary Fittings, Signs and Fascia

Section D - Money

Section E - Goods In Transit

Section F - All Risks

Section G - Book Debts

Section H - Loss of Licence

Section I - Stock Deterioration Cover For Frozen Foods

Sections J, K & L - Liabilities

## About the Insurer(s)

Sections A-I of this policy are underwritten by AmTrust Europe Limited, whose registered office is at Market Square, St. James's Street, Nottingham, NG1 6FG United Kingdom (01229676). AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, financial services number 202189. These details can be checked on the Financial Services Register by visiting [www.fca.org.uk](http://www.fca.org.uk)

Sections J, K & L of this policy are underwritten by Ascot Syndicate 1414 at Lloyd's. Ascot Syndicate 1414 at Lloyd's is managed by Ascot Underwriting Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference Number 206658). Registered in England and Wales No. 04098461. Registered Office: 20 Fenchurch Street, London, United Kingdom EC3M 3BY

This policy is arranged by Commercial Express Quotes Limited who act as agent of the Insurers.

Commercial Express Quotes Limited is registered in England and Wales under company number 03862468 and is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 311067. Registered office B1 Custom House, The Waterfront, Level Street, Brierley Hill, DY5 1XH.

## Period of Insurance

The period specified in the schedule and any additional period agreed by insurers as provided in any endorsement, or until cancelled.

The Cover Available	Exclusions
<p><b>Material Damage</b> (if selected)</p> <p>If during the period of insurance an item of buildings, trade contents or stock at the premises sustains damage due to an insured event, then following a valid claim we will pay you:</p> <ul style="list-style-type: none"> <li>i) the cost of reinstatement of the buildings provided that reinstatement or replacement takes place in accordance with the “reinstatement conditions” as detailed within the policy</li> <li>ii) Where reinstatement or replacement of the buildings does not take place in accordance with (i) above for any reason the “alternative basis of settlement condition” as detailed within the policy wording, will apply.</li> <li>iii) Trade Contents- <ul style="list-style-type: none"> <li>a) The cost of replacing the item as new, or</li> <li>b) Pay the cost of repairing any item.</li> </ul> </li> <li>iv) Stock – the cost price of the goods to you</li> </ul> <p>Provided that the sum insured is at least equal to replacing all items under this section, otherwise you will be considered as being your own insurer for the for the difference.</p> <p>The insured events are:</p> <p>Fire Lightning Explosion Aircraft or other aerial devices Riot, Civil Commotion, strikers, locked out workers, persons taking part in labour disturbances or malicious persons Theft or attempted theft Earthquake Storm or Flood Overflowing, discharge or leaking of any sprinkler apparatus Escape of water or oil from any tank, apparatus or pipe Impact by any road vehicle or animal not belonging to you or under your control, falling trees, branches and falling aerials</p>	<ul style="list-style-type: none"> <li>- The amount of the excess stated in the schedule;</li> <li>- Loss of market, consequential loss of any and every description;</li> <li>- Damage to any property insured directly or indirectly caused or contributed by: <ul style="list-style-type: none"> <li>a) moth, termites, vermin or insect, wear, tear, gradual deterioration, rust or oxidation, rot, mould or mildew, inherent vice (a quality in property that causes it to damage or destroy itself), unless resulting from damage not otherwise excluded;</li> <li>b) corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, scratching or denting unless resulting from damage not otherwise excluded;</li> <li>c) change in climatic or atmospheric conditions or in water table levels;</li> <li>d) theft, wind, rain, hail, sleet, snow, storm, flood or dust damage to movable property in the open, fences and gates, terraces, patios, paths, drives, footpaths, walls, hedges, swimming pools, tennis courts, squash courts, greenhouses and outbuildings;</li> <li>e) infidelity or dishonesty by you or any of your employees or other persons to whom property insured may be entrusted;</li> <li>f) any unexplained loss or loss or shortage disclosed on taking inventory, misfiling or misplacing of information; <ul style="list-style-type: none"> <li>a) theft or attempted theft unless accompanied by forcible and/or violent entry into or exit from the building or involving violence or the threat of violence;</li> </ul> </li> <li>g) any undamaged part or item forming part of a set;</li> <li>h) Damage to: <ul style="list-style-type: none"> <li>a) property or structures in course of construction or erection and materials or supplies in connection with all such property, and</li> <li>b) land, roads, piers, jetties, bridges, culverts or excavations;</li> </ul> </li> <li>i) Damage due to change of temperature, contamination or deterioration of stock;</li> <li>j) Damage in excess of £500 in respect of computer software and data, computer, documents, manuscripts and business books.</li> </ul> </li> </ul>
<p><u>Optional insured events (operative only if stated in your schedule)</u></p>	
<p>Subsidence</p>	<ul style="list-style-type: none"> <li>- Damage caused by or resulting from the settlement or movement of made up ground or coastal or river or watercourse erosion;</li> <li>- Damage caused by solid floor slabs moving, unless the foundations beneath the outside walls of the buildings are damaged at the same time and by the same cause;</li> <li>- Damage to walls, gates, fences, terraces, patios, paths, drives, footpaths, walls, hedges, swimming pools, tennis courts &amp; squash courts or service tanks unless the buildings were damaged at the same time and by the same cause;</li> <li>- normal settlement or bedding down of new structures;</li> </ul>
<p>Accidental damage</p>	<ul style="list-style-type: none"> <li>- Faulty or defective design materials or workmanship, inherent vice, gradual deterioration wear tear or frost;</li> <li>- Explosion occasioned by the bursting of a boiler (not used for domestic purposes only) economiser or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to or under your control;</li> <li>- Damage caused by collapse or cracking of the buildings;</li> <li>- Corrosion, rust, change in temperature, dampness, dryness, wet or dry rot, shrinkage, evaporation, Loss of weight,</li> </ul>

<p><u>Extensions to Material Damage section</u></p> <p>Loss of rent – if the buildings become uninhabitable or partly uninhabitable and cannot be let we will pay you the resulting loss.</p>	<ul style="list-style-type: none"> <li>- contamination, change in colour, flavour, texture or finish, vermin, insects or scratching;</li> <li>- Disappearance, misfiling or misplacing of information;</li> <li>- Cracking, fracturing, collapse or overheating of boilers, economisers, vessels, tubes or pipes, nipple leakage and or the failure of welds of boilers;</li> <li>- Mechanical or electrical breakdown or derangement of machinery or equipment;</li> <li>- Bursting overflowing discharging or leaking of water tanks apparatus or pipes occurring whilst the whole of the buildings are unoccupied;</li> <li>- Damage to property as a result of its undergoing any process;</li> <li>- Damage to vehicles licensed for road use (including accessories thereon), caravans, trailers, railway, locomotives or rolling stock, water craft or aircraft;</li> <li>- Damage caused by tearing or fouling or chewing by animals;</li> <li>- Damage of more than £5,000.</li> </ul>
<p>Loss of metered water - arising from accidental escape from water tanks, apparatus and pipes as a result of damage caused by an insured event.</p>	<ul style="list-style-type: none"> <li>- Any amount higher than that stated in the schedule;</li> <li>- Loss of rent arising from the tenants leaving the property without giving you notice;</li> <li>- Rent the tenants have not paid;</li> <li>- Loss of rent in respect of any property that was unoccupied immediately before the insured event giving any rise to a claim;</li> <li>- Any letting agents share of the rent or any other expenses you must pay to the letting agent;</li> <li>- Loss of rent after they consider the property fit to be let.</li> </ul>
<p><b>Loss of Profits</b> (if selected) Loss of gross profit including Increase cost of working resulting from damage at the premises which causes interference with your business following an insured event which results in a valid claim under this policy.</p> <p><u>Extensions to loss of profits section</u></p> <p>Denial of access - damage as a result of an insured event to property in the vicinity of the premises which prevents or hinders the use of or access to the premises whether the property insured is damaged or not.</p> <p>Loss of Utilities - failure of any public or private supply undertaking from whom you obtain electricity, gas or water.</p> <p>Suppliers - damage as a result of an insured event to your supplier's premises that is situated within the United Kingdom.</p> <p>Closure of the premises - closure by the authorities following murder or suicide, food poisoning or drink poisoning, vermin or pests or bomb, hoax or other exposure to physical danger except where such closure is for a period of more than two hours.</p>	<ul style="list-style-type: none"> <li>- More than £2,500 in respect of any one claim and £5,000 in total in any one period of insurance.</li> <li>- Damage to property of any supply undertaking from which the Insured obtains electricity gas or water or telecommunications services which prevent or hinders the supply of such services.</li> <li>- Where such failure is for a period of less than 60 minutes;</li> <li>- In consequence of the deliberate act of any supply undertaking or by the exercise by any such undertaking of its power to withhold or restrict supply as a result of drought or any other reason;</li> <li>- As a result of a fault in any part of the installation belonging to you.</li> <li>- From the premises of any public or private supply undertaking from whom you obtain electricity, gas or water;</li> <li>- More than 10% of the sum insured on loss of net revenue or £25,000 whichever is less.</li> <li>- For any period exceeding three months from the beginning of the occurrence during which the results of the business are affected as a result of the damage.</li> </ul>

<p><b><u>Glass, including sanitary fittings, signs and fascia</u></b> Cover for breakage of glass fixed in the windows and doors of the premises including the cost of boarding up pending replacement of glass following such breakage.</p>	<ul style="list-style-type: none"> <li>- The cost of removing or restoring the frames, or fittings;</li> <li>- Breakage arising from repairs, decorations, additions, alterations to the premises, or to glass whilst being fitted;</li> <li>- Breakage due to dilapidation or deterioration of framework.</li> </ul>
<p><b><u>Money</u></b> – damage to:</p> <p>a) money from an insured event whilst:</p> <ol style="list-style-type: none"> <li>in the premises outside business hours not contained in locked safes or strongrooms</li> <li>in your private residence or the private residence of any authorised partner, director or employee</li> <li>in the premises outside business hours contained in locked safes or strongrooms described in the schedule</li> <li>on the premises during business hours</li> <li>whilst in transit or bank night safe</li> <li>in a gaming, amusement or vending machine not exceeding £300 any one claim.</li> </ol> <p>b) non-negotiable items from an insured event up to £250,000 in any one period of insurance.</p> <p>Assault - injury to you or an employee as a direct result of assault, robbery or hold up or any attempt at the premises or whilst carrying money belonging to the business and insured under this policy in respect of:</p> <ol style="list-style-type: none"> <li>death</li> <li>loss of sight</li> <li>loss of limb(s)</li> <li>permanent total disablement</li> <li>medical expenses</li> <li>temporary total disablement</li> </ol>	<ul style="list-style-type: none"> <li>- Damage due to the fraud or dishonesty of any person employed by you not discovered within 7 working days of its occurrence;</li> <li>- Damage to money and or non-negotiable items from: - vending or gaming machines unless specifically stated in the schedule or unattended vehicles or any unattended room in the premises during business hours for an amount exceeding £500 unless in a locked desk or cupboard, strong box or safe with keys removed from the room;</li> <li>- Damage to money and/or non-negotiable items from theft or attempted theft unless accompanied by forcible and violent entry into or exit from the building or involving violence or the threat of violence;</li> <li>- Damage to money in transit that is left unaccompanied;</li> <li>- The excess specified in the schedule.</li> <li>- More than one item of a) to d) in connection with the same incident, except that if any personal injury is payable under item d) it will be deducted from any amount subsequently paid under items a) b) or c);</li> <li>- Death, injury, permanent total disablement or temporary total disablement caused or contributed to or arising from any pre-existing condition, injury, illness or disease.</li> </ul>
<p><b><u>Goods in Transit</u></b> Cover for damage to property insured:</p> <ol style="list-style-type: none"> <li>whilst conveyed by or in the charge of a carrier for the purposes of transportation including loading and unloading;</li> <li>conveyed by or temporarily housed upon a vehicle or trailer owned or operated by you including loading and unloading;</li> <li>conveyed by postal service or an equivalent service.</li> </ol>	<ul style="list-style-type: none"> <li>- Damage resulting from theft or attempted theft from any unattended vehicle or trailer owned or operated by you unless: <ol style="list-style-type: none"> <li>all doors, windows and other points of access have been closed and locked and any security devices are in operation;</li> <li>the vehicle is housed in a securely locked building of substantial construction or a compound which has secure walls and/or fences and securely locked gates;</li> </ol> </li> <li>- Damage to coins, bank notes, treasury notes, stamps and cheques, securities, bills of exchange, furs, jewellery, precious stones, precious metals or bullion, livestock, explosives or goods of a dangerous or hazardous nature;</li> <li>- Mechanical / electrical breakdown, failure or derangement;</li> <li>- Inadequate packing;</li> <li>- The amount of excess specified in the schedule.</li> </ul>
<p><b><u>All Risks to Business Equipment</u></b> Cover for damage to business equipment whilst within the territorial limits.</p>	<ul style="list-style-type: none"> <li>- The excess stated in the schedule;</li> <li>- Damage caused mechanical failure, gradual deterioration or faulty manipulation;</li> <li>- Damage to business equipment whilst contained in an unattended vehicle unless in a locked boot.</li> </ul>
<p><b><u>Book Debts (if selected)</u></b> If your books of accounts, other business books, records or computer records at the premises should be destroyed or damaged by an insured event and as a result you are unable to trace or establish the outstanding debit balance in whole or in part due to you.</p>	
<p><b><u>Loss of Licence (operative only if stated in your schedule)</u></b> In the event of a licence granted in respect of the premises for the sale by retail of excisable liquors becoming suspended or forfeited or refused renewal after due application for such renewal occasioned by reasons beyond your control we will pay or make good all loss that you sustain in respect of:</p> <ol style="list-style-type: none"> <li>the depreciation in value of your interest in the premises and loss of gross revenue by the suspension, forfeiture of or refusal to renew the Licence up to the amount stated in the schedule;</li> <li>in addition, the costs and expenses incurred by you with our written consent connection with any appeal against the suspension, forfeiture of or refusal to renew the licence.</li> </ol>	<ul style="list-style-type: none"> <li>- The refused renewal suspension or forfeiture of the licence arising directly or indirectly from any scheme of town or country planning, improvement or redevelopment, compulsory purchase or from any alteration of the law affecting the grant surrender, refusal to renew, suspension or forfeiture of licenses.</li> </ul>

<p><b><u>Frozen Food (if selected)</u></b> Cover for damage caused by deterioration, contamination or decay to your foodstuff for which you are responsible at the premises whilst contained in the refrigerated units arising from a rise or fall in temperature or accidental failure of refrigerant fumes from the unit.</p>	<p>- Damage resulting from:</p> <ul style="list-style-type: none"> <li>i) failure if the public supply services which do not exceed 30 consecutive minutes;</li> <li>ii) failure of the public supply services due to any deliberate act;</li> <li>iii) wear and tear, deterioration or gradually developing flaws or defects in the refrigerating unit or incorrect setting of thermostats and automatic controls;</li> <li>iv) the failure of any cold chamber or deep freeze which is over 10 years old;</li> <li>v) the excess specified in the schedule.</li> </ul>
<p><b><u>Employers Liability</u></b> – all sums which you become legally liable to pay as compensation arising out of events occurring during the period of insurance in the course of the business within the territorial limits for bodily injury caused to an employee.</p> <p><b><u>Extensions to Employers Liability</u></b> Non-manual work overseas – compensation, costs and expenses, where your directors, partners or employees who are ordinarily resident in the territorial limits are on temporary non-manual visits for the purposes of the business anywhere in the world.</p>	<p>We will not indemnify you in respect of liability:</p> <ul style="list-style-type: none"> <li>- incurred in circumstances where any road traffic legislation requires compulsory insurance or security and an indemnity is afforded to you by any such insurance or security;</li> <li>- for bodily injury sustained by any employee closely related to you. (Does not apply where the business is incorporated as a limited company);</li> <li>- liability arising out of work undertaken or operations offshore.</li> <li>- arising out of or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos, except to the extent that an indemnity is deemed to be required in accordance with the provisions of any law relating to compulsory insurance of liability to employees, in which case a sub- limit of indemnity of £5,000,000 will apply.</li> </ul> <p>We will not indemnify you in respect of liability:</p> <ul style="list-style-type: none"> <li>- in respect of any amount payable under workmen's compensation social security or health insurance legislation;</li> </ul>
<p><b><u>Public Liability</u></b> - all sums which you become legally liable to pay as compensation arising out of events occurring during the period of insurance in the course of the business within the territorial limits for accidental bodily injury to any person or accidental damage to property or obstruction, trespass or nuisance.</p>	<p>We will not indemnify you in respect of liability:</p> <ul style="list-style-type: none"> <li>- arising out of the ownership, possession or use by or on behalf of you of any aircraft, aero spatial device or hovercraft, watercraft or mechanically propelled vehicle licensed for road use;</li> <li>- in respect of damage to property belonging to you or in the custody or under the control of you or any employee (other than property belonging to visitors, directors, partners or employees of you);</li> <li>- the first £250 of damage to property other than for damage to premises leased or rented by you;</li> <li>- arising out of breach of professional duty, or wrongful or inadequate advice given separately for a fee or in circumstances where a fee would normally be charged;</li> <li>- arising out of pollution of the atmosphere or of any water, land, buildings or other tangible property except to the extent that such pollution; <ul style="list-style-type: none"> <li>a. was the direct result of a sudden, identifiable, unintended and unexpected incident occurring in its entirety at a specific time and place during the period of insurance;</li> <li>b. was not the direct result of you failing to take reasonable precautions to prevent such Pollution;</li> </ul> </li> <li>- directly or indirectly caused by, resulting from or in connection with any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health;</li> <li>- liability arising out of work undertaken or operations offshore;</li> <li>- arising out of or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos.</li> </ul>

**Products Liability** - all sums which you become legally liable to pay as compensation arising out of events occurring during the period of insurance in the course of the business within the territorial limits for accidental bodily injury to any person or accidental damage to property occurring anywhere in the world caused by any product supplied.

We will not indemnify you in respect of liability:

- in respect of damage to or the cost or expenses of recalling, repairing, replacing, altering, removing or making any refund in respect of any product supplied;
- arising from any product supplied which to the knowledge of you is for use in or on any aircraft, missile or for aviation or aero spatial purposes or for the safety or navigation of marine craft of any sort;
- arising from any action brought against you in any country not being a member of the European community where you have a branch, parent or subsidiary company;
- arising from any product supplied, which to the knowledge of you is for use in or supply to the United States of America or Canada;
- for bodily injury sustained by you or any person closely related to you;
- arising out of breach of professional duty, or wrongful or inadequate advice given separately for a fee or in circumstances where a fee would normally be charged;
- arising out of pollution of the atmosphere or of any water, land, buildings or other tangible property except to the extent that such pollution;
  - a. was the direct result of a sudden, identifiable, unintended and unexpected incident occurring in its entirety at a specific time and place during the period of insurance;
  - b. was not the direct result of you failing to take reasonable precautions to prevent such Pollution;
- directly or indirectly caused by, resulting from or in connection with any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health;
- liability arising out of work undertaken or operations offshore.
- arising out of or related to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos.

#### General Exclusions

- Asbestos (other than Section F Event 1 Employers Liability where this coverage is limited to £5,000,000 any one occurrence)
- Building Works
- Contaminations and Pollution
- Cyber and Data
- Infectious or Contagious Disease
- Institute Radioactive Contamination
- Micro-Organism
- Nuclear Energy Risks
- Sonic Bangs
- Terrorism
- War and Civil War
- Sanctions

#### 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 wording, whichever is the later by contacting Commercial Express Quotes Limited via your insurance advisor.

You may also cancel this insurance at any other time by contacting Commercial Express Quotes Limited via your insurance advisor.

If this insurance is cancelled then, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis. for example, if you have been covered for six (6) months, the deduction for the time you have been covered will be half the annual premium.

If you cancel this insurance outside the 14 day cooling off period, there will be an additional charge, as stated in the schedule, to cover the administrative cost of providing the insurance.

If we pay any claim, in whole or in part, then no refund of premium will be allowed.

If you cancel this policy after the 14 day cooling off period and the premises are occupied then a pro-rata return will be issued subject to a minimum time on risk charge of £75.00 + IPT + any administration fees that have been paid to Commercial Express Limited.

**Excess Applicable**

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

▪ Material Damage	£500
▪ Loss of Profits	£500
▪ Glass, Including Sanitary Fittings, Signs and Fascia	£250
▪ Money	£250
▪ Goods in Transit	£250
▪ All Risks	£250
▪ Employers Liability	Nil
▪ Public/Products Liability	£250
▪ Third Party Property Damage	£250
▪ Stock Deterioration Cover for Frozen Food	£50
▪ Loss of Licence	£250
▪ Book Debts	£250
▪ Subsidence	£1,000

**Law Applicable to Contract**

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this insurance will be subject to the laws of England and Wales and subject to the exclusive jurisdiction of the courts in England and Wales.

**The Duty of Disclosure**

You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete. If we establish that you deliberately or recklessly provided us with false or misleading information we will treat this insurance as if it never existed, decline all claims or amend the terms of your insurance as if they were already in place.

**Policy Conditions**

There are conditions of the insurance you will need to meet as your part of the contract. If you do not, a claim may be rejected, or payment could be reduced. In some circumstances your policy might become invalid.

The conditions can be found in the Policy Wording under General Policy conditions which relate to:

- Alteration in risk
- Food Preparation
- Frying and Cooking Equipment
- Maintenance and safety
- Stock
- External Patio and External Electric Wall Mounted Heating
- Portable heating
- Reasonable precautions
- Roof maintenance
- Security
- Waste

Also, there are conditions applicable to each element of cover which you will find under each individual section in the policy wording.

**How do I pay?**

The premium for this policy is shown in your schedule. The insurance advisor that arranged the insurance on your behalf will discuss methods of payment with you.

**How to make a claim**

On the happening of any event which may give rise to a claim you must notify the insurers without delay, but in any event, within 30 days using the below contact details:

- a) In respect of sections A-I:

CPA Chartered Loss Adjusters, Queen Charlotte House, Queen Charlotte Street, Bristol BS1 4HQ

Telephone: 0117 929 9255

Email: [bristol@cpaadjusting.com](mailto:bristol@cpaadjusting.com)

Opening Hours: Monday to Friday 9am to 5pm

Out of hours emergency telephone number: 0117 938 8386

Or, in respect of sections J, K & L:

Telephone: +44 (0) 1732 520273

Out of office hours: +44 (0) 1732 520270

Email: [new.claims@woodgate-clark.co.uk](mailto:new.claims@woodgate-clark.co.uk)



- b) Applicable to all sections:
  - i) take all practicable steps to recover property lost and otherwise minimise the claim;
  - ii) inform the police without delay if the damage is caused by thieves, malicious persons or vandals or by riot, civil commotion, strikes or labour disturbances;
  - iii) give all information and assistance the insurers may require in a timely manner. The insurers will only request information relevant to your claim.

Within the timescales specified in the policy wording under general claims conditions you must deliver to insurers a written claim provided at your own expense, all details, proofs and information regarding the cause and amount of damage as the insurers may reasonably require.

You must:

- i) not make or allow to be made on the insurers behalf any admission, offer, promise, payment or indemnity without the written consent of the insurers;
- ii) forward without delay to Commercial Express Quotes Limited, via your insurance advisor, every letter, claim, writ, summons and process without acknowledgement;
- iii) advise Commercial Express Quotes Limited, via your insurance advisor, in writing without delay when you have any knowledge of any impending prosecution, inquest, fatal accident or ministry enquiry.

### 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 advisor who arranged this policy for you.

If you wish to make a complaint about the sales process or suitability of your policy, you should contact the Insurance advisor who arranged this policy for you.

If your complaint is about the handling of your claim please use the contact details below:

- a) Applicable to Sections A-I of your policy (all sections except Employers, Public & Products Liability):

CPA Chartered Loss Adjusters, Queen Charlotte House, Queen Charlotte Street, Bristol BS1 4HQ

Telephone: 0117 929 9255

Email: [bristol@cpaadjusting.com](mailto:bristol@cpaadjusting.com)

Opening Hours: Monday to Friday 9am to 5pm

Out of hours emergency telephone number: 0117 938 8386

- b) Applicable to Sections J, K & L of your policy (Employers, Public & Products Liability):

Telephone: +44 (0) 1732 520273

Out of office hours: +44 (0) 1732 520270

Email: [new.claims@woodgate-clark.co.uk](mailto:new.claims@woodgate-clark.co.uk)

If your complaint relates to any other matter, you should contact Commercial Express Quotes Limited, details below, who will try to resolve your complaint.

The Compliance Manager

Commercial Express

B1 Custom House

The Waterfront, Level Street

Brierley Hill, DY5 1XH

Phone +44 (0)1384 473021

Email [complaints@commercialexpress.co.uk](mailto:complaints@commercialexpress.co.uk)

A copy of Commercial Express' complaints procedure can be viewed at <https://www.commercialexpress.co.uk/complaints>. Alternatively, a copy can be provided on request.

If your complaint needs to be dealt with by us, your complaint will be referred to your insurers complaints team within three working days. You may also raise a formal complaint directly in writing or verbally to your insurers by using the contact details below:

Complaints relating to Sections A-I of your policy:

AmTrust Europe Complaints

Authorised and regulated by the Financial Conduct Authority No. 311067

v1.0 (Jan 24)

9

AmTrust Europe Limited  
Market Square House  
St James's Street  
Nottingham  
NG1 6FG  
Telephone: 0115 934 9852 (lines are open 9am - 5pm Mon-Fri,  
calls are charged at standard rate)  
Email: [complaints@amtrusteu.co.uk](mailto:complaints@amtrusteu.co.uk)

Complaints relating to Sections J,K & L of your policy:

Complaints Manager,  
Ascot Underwriting Limited,  
20 Fenchurch Street,  
London EC3M 3BY.

Phone: +44 (0) 207 743 9600  
Email: [complaints.inbox@ascotgroup.com](mailto:complaints.inbox@ascotgroup.com)

Your insurers complaints team will acknowledge your complaint promptly and respond fully to your concern or complaint within four weeks or less. If for any reason this is not possible, the complaints team will write to you to explain why they have been unable to conclude the matter within the four weeks. If they have been unable to resolve your complaint in eight weeks, they will write to you explaining the reason as to why this has not been possible. They will also advise you of your right to refer your complaint to the Financial Ombudsman Services (if eligible).

If You are not satisfied with the response, or have not received a response from Commercial Express or Ascot Underwriting Limited within fourteen (14) calendar days, You are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of Your complaint and provide You with a written final response. If You wish to ask Lloyd's to investigate Your complaint You may do so by contacting:

Complaints Lloyd's	
Fidentia House	Email: <a href="mailto:complaints@lloyds.com">complaints@lloyds.com</a>
Walter Burke Way	Telephone: +44 (0) 20 7327 5693
Chatham Maritime	Fax: +44 (0) 20 7327 5225
Chatham, Kent	Web: <a href="http://www.lloyds.com/complaints">www.lloyds.com/complaints</a>
ME4 4RN	

Details of Lloyd's complaints procedures are set out in a leaflet "HOW WE WILL HANDLE YOUR COMPLAINT" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

**Alternative Dispute Resolution Body**

Should you be dissatisfied with the outcome of your complaint, you may have the right (subject to eligibility) to refer your complaint to the Financial Ombudsman Service (FOS), using the details below. The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. Contacting the FOS does not affect your right to take legal action.

If you live in the United Kingdom or the Isle of Man, the contact information is:

The Financial Ombudsman Service	Phone: +44 (0) 800 023 4567 (calls to this number are free from “fixed lines” in the UK)
Exchange Tower	+44 (0) 300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).
London E14 9SR	Email: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a> .

You can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

If you live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman	Phone: Jersey +44 (0)1534 748610; Guernsey +44 (0)1481 722218; International +44 1534 748610.
PO Box 114	Fax +44 1534 747629
Jersey	Email: <a href="mailto:enquiries@ci-fo.org">enquiries@ci-fo.org</a>
Channel Islands JE4 9QG.	Website: <a href="http://www.ci-fo.org">www.ci-fo.org</a>

This complaints procedure does not affect your right to take legal action.

**Financial Services Compensation Scheme (FSCS)**

Commercial Express Quotes Limited, AmTrust Europe Limited, and Ascot Underwriting Limited are covered by the FSCS. This means that you may be entitled to compensation from the scheme in the unlikely event that Commercial Express Quotes Limited, AmTrust Europe Limited, or Ascot Underwriting Limited cannot meet its obligations to you under this insurance. Further details about the scheme can be obtained from FSCS, PO BOX 300, Mitcheldean, GL17 1DY. Tel: 0800 678 1100 or + 44 (0) 207 741 4100 or [www.fscs.org.uk](http://www.fscs.org.uk).