



CROWNSWAY INSURANCE CERTIFICATE SUMMARY



CROWNSWAY INSURANCE BROKERS LIMITED

The following summary does not contain the full terms and conditions of the contract, which can be found in the Certificate/Policy documents.

The summary does not form part of your contract of Insurance

About Your Certificate

- (1) This Insurance Certificate is Underwritten by Certain Underwriters at Lloyd's of London and Certain Insurance Companies.
- (2) This Insurance Certificate provides the following coverage.

Commercial / Property Owners / Shop Insurance Certificate

Your Crownsway Commercial, Property Owners and Shop Insurance Certificate may include any of following covers as selected and indicated on the Certificate Schedule.

- ◆ Contents of the premises (excluding personal possessions that should be otherwise insured)
- ◆ Glass breakage including sanitary ware and signs
- ◆ Loss of Income subsequent to loss or damage
- ◆ Money lost or stolen from the premises or whilst in transit
- ◆ Assault of insured or employees whilst in the course of their business
- ◆ Liability to others (employees and third parties) an indemnity against all sums for which they become legally liable to pay involving injury loss or damage.
- ◆ Goods in transit loss or damage
- ◆ No Liability shall attach to the underwriters in respect of loss or damage caused by malicious persons who are lawfully on the premises.
- ◆ No liability shall attach to the underwriters during any period of unoccupancy in respect of loss or damage due to malicious persons theft or escape of water (burst pipes).
Unoccupancy shall be understood to mean unoccupied or not in use.
The following conditions may also apply for non standard constructions i.e. flat roof with felt and timber
- ◆ It is warranted that any flat felted roof portions of the insured premises be inspected at least every two years by a qualified builder or property surveyor and any defects found be remedied immediately.

You may also at an additional charge include any of the following optional covers to suit your needs.

- ◆ Buildings should the operator be also the owner of the property or obliged to insure them under a lease agreement.
- ◆ Loss of Rent in the event that the use of the premises is interrupted or interfered with a direct result of damage insured under the building section.
- ◆ Property Owners Liability will indemnify you against all sums that you become legally liable for as owner of the buildings but not as occupier.
- ◆ All Risks cover for specific items of business equipment
- ◆ Frozen Food loss or damage due to freezer unit or refrigerator breakdown
- ◆ Personal Accident a specified benefit payable to insured and or employees in the event of death or accidental bodily injury
- ◆ Loss of Licence depreciation in value of the business as the result of the licence being refused revoked or suspended

Cover applicable

The standard insured perils include loss or damage caused by

- ◆ Fire lightning explosion earthquake
- ◆ Malicious persons riot & civil commotion but not Terrorism
- ◆ Theft or attempted theft following forcible and violent entry
- ◆ Hold up by violence and / or threats of violence to you or your employees
- ◆ Storm or flood escape of water from water tanks apparatus or pipes
- ◆ Leakage of oil from fixed oil heating installation

- ◆ Aircraft and other aerial devices or articles dropped from them
- ◆ Breakage or collapse of radio or television aerials
- ◆ Impact by any vehicle or animal
- ◆ Falling trees or branches
- ◆ Subsidence ground heave or landslip but only if indicated on our quote
- ◆ Accidental damage but only if indicated on our quote

This insurance is an annual contract that may be renewed each year subject to your needs and our terms and conditions.

Full details of all covers are set out in the policy booklet that is available on request.

This booklet also contains the full wordings of terms exceptions conditions and endorsements that apply to the insurance you place with us but below we explain the importance of some of these and what they mean.

Average

At the time of loss or damage, should the sum insured be less than actual value of the property then we may reduce proportionately the amount of the claim.

Excess

The amount that the policyholder is responsible for of any claim and will be indicated in the policy booklet or in endorsements.

Minimum standard of security

Details of the minimum levels of security that must be installed and operational at the risk address are indicated on the proposal form and detailed in the policy booklet these security protections should be maintained in effective working order and operate when the premises are closed for business.

Electrical Circuit

You must maintain in a safe and proper condition the electrical installation at the risk premises

Compliance with this condition will require the electrical contractor who is a member of the institute of Electrical engineers.

Terrorism Cover

Terrorism is excluded from the policy other than section 12 in so far as employee injury where it is limited to £5,000.00) any one claim you may choose for an additional charge to add "All Risk" Terrorism Insurance to the contents loss of income building and all risks covers to operate as below.

Feature & Benefits – Cover is provided arising from acts of terrorism in Great Britain.

Significant Exclusion or limitations –

- Terrorism cover cannot be purchased selectively if you require terrorism cover it must apply to all your insured property.
- Cover will be limited to the sums insured that you have selected.
- The same exclusions as under the contents buildings and loss of income sections will apply.

Ducting Warranty (CIB 1)

Of particular relevance if you are operating a catering risk

When applicable it requires you to operate a thorough and regular cleaning regime that includes at least once during each 12 month period unless otherwise stated that the Ducting system its filters flues and exhaust hoods shall be cleaned and serviced by a professional maintenance underwriters and that a service record shall be maintained for inspection.

You must also comply with requirements for appropriate fire extinguishing equipment to be kept in the kitchen that includes a fire blanket and suitable portable fire extinguishers.

Frying Range Warranty (CIB 2)

If a catering risk contains a deep fat frying range then insurance provided will be subject to compliance with the terms of this warranty if applicable you will have already answered questions on the proposal form relating to compliance with this warranty that sets out in detail what is expected of you to maintain the range sump grease traps filters canopies hoods and extractor motor during the currency of the insurance this will include weekly cleaning and maintenance by you or your staff and professional servicing and maintenance of the frying range at least once in each 12 month period the warranty also indicates the additional equipment features that must be included and how you should act when draining or filtering oil from the range if the power to the range is on

Intruder Alarm Condition (CIB3)

The full wording is to be found amongst the endorsements at the rear of the policy booklet and details

That the alarm system be maintained under a maintenance contract

That the setting and signalling must be recorded

When the alarm system is to be set and what to do if it is not full and efficient working order

That you should notify the underwriters immediately if the police authority advise that they will or are considering withdrawing response to an alarm condition.

Waste Warranty (CIB 4)

It is warranted that all trade waste and refuse material be swept up and bagged and binned at the close of business each day in metal lidded receptacles and removed from the premises.

Work and Frying Apparatus Attendance (CIB 12)

It is condition of this insurance that whenever a work or other frying apparatus is being used for the heating of oil or during cooking that it be never left unattended by the operator unless it is removed from the heat or the gas heating is turned off.

Shutter Warranty

This requires the premises be protected by steel or aluminium roller shutters that are secured in position when the premise is closed for business.

This Section of the Certificate summary Provides Important Customer Service Information

Your Right to Cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will return any premium paid in full provided no claims have been made on the policy during that time. If after this time you wish to cancel the policy, you may do so at anytime subject to a charge being made for the period of cover. The underwriters may cancel by giving 7 days notice to your last known address.

How to Make a Claim

Should you wish to make a claim under your Certificate please contact CROWNSWAY INSURANCE claims Department in writing within 14 days of the incident. You must give us any information or help we ask for. You must not settle, reject, negotiate or agree to pay any claim without our written permission, Full details of how to make a claim are included in your policy document.

Customer Service Information

The Parties to choose the law applicable to this insurance contract, unless specifically agreed to the contrary this insurance shall be subject to English Law.

Any enquiry or complaint should be addressed in the first instance to Crownsway Insurance Brokers Ltd, D.J.S House, 183 Holyhead Road, Birmingham, B210BD, Tel: 0121 554 3566/9788, Fax: 0121 523 2992

In the event that you remain dissatisfied you can refer the matter to the following:

Non Liability Sections

Complaints & Advisory Departments at Lloyd's One Line Street, London EC3M 7HA

Tel: 020 7327 5093

E-mail: complaint@Lloyds.com

Liability Section Only

Great Lakes Reinsurance (UK) Ltd

1 Minister Court

Mincing Lane

London EC3R 7YH

Tel: 020 7929 2893

Fax: 020 7626 0371

Complaints that cannot be resolved by the above may be referred to:

Financial Ombudsman Services, South Quay Plaza,

183 Marsh Wall, London E14 9SR

Tel: 0845 080 1800

Compensation

Crownsway Insurance Brokers Ltd is a member of the Financial Services Compensation Scheme (FSCS) This scheme provides compensation in case any of its members go out of business or into liquidation and are unable to meet valid claim under its policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. The first £2,000.00 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met, for compulsory classes of insurance, 100% of the claim will be met without any upper limit.

Further Information about compensation scheme arrangements is available from the FSCS

Members of the Association of British Insurers Authorised and Regulated by the Financial Services Authority

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