

**MOBILE CATERERS  
INSURANCE POLICY  
SCHEDULE**

**POLICY NUMBER LIABILITY:** 1894562/2/21  
**CONTRACT NUMBER:** ERGO21/9037

**THE ASSURED** : Francisco Pedro  
**THE PREMISES** : 1 Midhurst Hill  
Bexleyheath  
DA6 7NP

**BUSINESS DESCRIPTION** : Hot Food Sales

**PERIOD OF INSURANCE FROM** 15/04/2021 TO 14/04/2022 INCLUSIVE

**PREMIUM** £75.00  
**IPT** £9.00  
**INSURER FEE** £15.00

<b>SECTION 1</b>	<b>Material Loss or Damage to Mobile Catering Units</b>	
	<b>SECTION OPERATIVE</b>	<b>NO</b>
<b>SECTION 2</b>	<b>Liability Covers</b>	
	<b>SECTION OPERATIVE</b>	<b>YES</b>
<b>SECTION 3</b>	<b>Combined Business</b>	
	<b>SECTION OPERATIVE</b>	<b>NO</b>

**Broker** Barry Grainger Ltd

This insurance is effected by Barry Grainger Ltd on behalf of ERGO Versicherung AG, UK Branch.

**Signed and Dated**  18/04/2021

**SECTION 1 - Material Loss or Damage to Mobile Catering Units - NOT INSURED**  
 (This section is only operative if stated on the first page).

Catering Unit(s) as described below whilst at your address stated in this schedule or on site anywhere in the UK or in transit thereto or therefrom.

	Make and Model	Catering Trailer No.	SUM INSURED
1.			£
2.			£
3.			£
	Stock In Trade Therein		
1.			£
2.			£
3.			£
	Generator No.		
1.			£
2.			£
3.			£

Overnight Garaging Location:  
 1

EXCESS: £250.00 each and every loss

**WARRANTY:**

It is warranted that the trailer must be fitted with a tow bar hitch and two wheel clamps whenever left unattended or parked overnight. IT MUST NOT be parked on the public highway overnight between 21.00 and 07.00 except when open for business.

In respect of Mobile or Portable property, all reasonable precautions to be taken against theft even when in use, such as securing by chain and padlock to immovable or substantial property.

**SECTION 2 - LIABILITIES**

(This section is only operative if stated on the first page).

DESCRIPTION	LIMITS OF INDEMNITY
<b>Section 2.1 - Employers Liability</b>	£ 10,000,000 any one occurrence - NOT INSURED
<b>Section 2.2 - Public Liability</b>	£ 5,000,000 any one occurrence or series of occurrences arising from any one event and unlimited in the aggregate in the <b>Period of Insurance</b>
<b>Section 2.3 - Products Liability</b>	£ 5,000,000 any one occurrence and in the aggregate in the <b>Period of Insurance</b>

EXCESS: The Assured shall bear the following amount of each and every claim in respect Property Damage

Section 2.2: £250.00 each and every loss

Section 2.3: £250.00 each and every loss

Estimated Turnover:

£30,000

**SECTION 3 - COMBINED BUSINESS**

**NOT INSURED**

**COVER/ :** [Accidental Damage/Standard]  
**LIMITS** [Reinstatement/Indemnity]

**SECTIONS APPLICABLE:**

3.1.	CONTENTS	NO
3.2.	BUSINESS INTERRUPTION	NO
3.3.	MONEY / PA ASSAULT	NO
3.4.	GLASS	NO
3.5.	GOODS IN TRANSIT	NO
3.6.	BUILDINGS	NO
3.7.	DETERIORATION OF REFRIGERATED STOCK	NO
3.8.	LOSS OF LICENCE	NO
3.9.	OUTSTANDING DEBIT BALANCES	NO

Section Insured/Limit	Description	Sum
<b>3.1. Contents</b>	<b>NOT INSURED</b>	
	1. Stock in Trade	
	a) property other than b) & c) below	£
	b) Cigarettes, cigars & tobacco	£
	c) Wines & Spirits	£
	2. Trade and Office furniture, fixtures and fittings and all other contents	
	a) property other than b) below	£
	b) computer audio / visual equipment	£
	3. Interior decorations, tenants improvements and shop front	£
	<b>Total Sum Insured:</b>	<b>£</b>

Excess for subsection 1: £250 each and every loss other than subsidence which is £1,000 for each loss

**3.2. Business Interruption** **NOT INSURED**

Trading Profit £  
 Maximum Indemnity Period 12 months

**Extensions**

- |                        |                   |
|------------------------|-------------------|
| 1. Denial of access    | included/excluded |
| 2. Other Premises      | included/excluded |
| 3. Notifiable Diseases | included/excluded |

**3.3. Money**

**NOT INSURED**

1.	Crossed cheques and Non Negotiable Items	£250,000
2.	Other Money	
a)	in transit or whilst in a bank night safe	£2,000
b)	in transit by registered post	£2,000
c)	within the Premises during Business Hours	£2,000
	within the Premises out of Business Hours	
i)	not contained in a lock safe	£ 500
ii)	contained in the undernoted locked safe or strongroom	
	Details of Safe - Unspecified	£2,000
e)	in personal custody of You, Your partners directors or Employees out of Business Hours	£ 350
f)	in Custody of Collectors/or on any contract site	£2,000

Excess: £100 each and every loss

Personal Accident Assault included/excluded

1. a)	Death	£10,000
b)	Loss of sight or limb	£10,000
c)	permanent total disablement	£10,000
d)	temporary total disablement	£100 per week
2.	Clothing & personal effects	£ 350

Excess: £100 each and every loss

**3.4. Glass**

**NOT INSURED**

1.	Fixed external and internal glass	£2,000
2.	Neon Signs	£

Excess: £100 each and every loss

**3.5. Goods in Transit**

**NOT INSURED**

Goods in transit by any of your own vehicles  
Any one vehicle and in total £

Excess: £250 each and every loss

**3.6. Buildings**

**NOT INSURED**

Buildings as described above £

Subsidence Extension - Endorsement No 4 operative

Excess: £250 each and every loss

**3.7 Deterioration of Refrigerated Stock NOT INSURED**

Goods in any one refrigerator or cold chamber £  
 and in total £  
 Excess: £100 each and every loss

**3.8. Loss of Licence NOT INSURED**

Depreciation in value of Premises / Business arising from Loss of Licence £  
 Licence Applicable Liquor

**3.9. Outstanding Debit Balances NOT INSURED**

Outstanding Debit Balances £  
 Excess: £100 each and every loss

**SECTION 5B - SPECIAL CONDITIONS, CLAUSES AND ENDORSEMENTS**

**APPLICABLE:**

- |  |          |
|--|----------|
| 1. Theft Exclusion                                   | YES / NO |
| 2. Public Utilities                                  | YES / NO |
| 3. Special Stock in Transit                          | YES / NO |
| 4. Subsidence  | YES / NO |
| 5. Alarm Clause                                      | YES / NO |
| 6. Composite Panels                                  | YES / NO |
| 7. Electrical Circuit Maintenance Warranty           | YES / NO |
| 8. Waste Removal (Combustible Waste, Weekly Removal) | YES / NO |