
Liability Per Capita Certificate

It is essential that you make fair presentation of the risk that should include a full and unrestricted disclosure including every material fact and circumstance (a material fact or circumstance is material if it would influence the judgement of the Underwriter when considering whether to accept the risk and/or the assessment of the terms, conditions or premium which should be applied).

If you are unsure in any way that your disclosure is complete you should check with your insurance advisor.

In the event you fail to make a full unrestricted disclosure Underwriters may refuse to pay your claim, pay only part of your claim, and/or void your policy.

This statement will be considered together with the presentation of risk that you and your insurance advisor have provided to the Underwriter.

If the answers or information you have provided change during the period of insurance you should notify your insurance advisor as soon as reasonably possible as Underwriters may be unable to continue with cover.

SCHEDULE

Agent:	Gauntlet Risk Management Ltd
Agent Reference:	
Quotation number:	WSW/00487153/2017
Certificate Number:	CEQ822794/02/17
The Insured:	Jonathan Fletcher t/a Living the Cream
Correspondence Address:	18 Woodlands Drive Colsterworth GRANTHAM Lincolnshire NG33 5NH
Product:	Liability Per Capita
Period of Insurance:	Commencing 00:00:00 on the 07/02/2018 to 23:59:00 on the 06/02/2019
Sums Insured:	As per attached schedule
Excesses:	As per certificate wording
Premium:	£ 66.49
I. P. T.	£ 7.98
Fee:	£ 15.00
Total Premium (incl. IPT, Fee):	£ 89.47
Date proposal completed:	17/01/2018
Special condition(s):	As per attached schedule

Authorised Signatory



Signed in Dudley, West Midlands for and on behalf
of those Underwriters subscribing to this certificate

Dated this 17/01/2018

IMPORTANT NOTICE - Please check this Policy very carefully

The Insurers

For insurer details please refer to the policy wording

Sums Insured Schedule

Address of the business to be Insured:

18 Woodlands Drive, Colsterworth, Grantham, NG33 5NH

Business Description: Ice Cream Vendor

Additional Trade Details: Insured is principally an ice cream vendor, but he does hire equipment at events which will include a candy floss machine, pop corn machine and photo booth. All of these will be attended by Jonathan Fletcher. Events will include Weddings and Corporate Events. He will also hire items such as a gramophone with old type records, a wedding post box and giant deckchairs. These items may be left at the event for the day without Jonathan in attendance.
The overall turnover of the business *See Notes*

Liability:

Section A - Employers Liability	Not Included
Section B – Public Liability	£5,000,000
Section C - Products Liability	£5,000,000
Excess:	
Public/Products Liability at the Premises	£250

Material damage:

Tools	£0.00
Theft cover of Tools from unattended vehicles	No
Stock in Trade	£0.00
Theft cover of stock from unattended vehicles	No
Excess:	£100

Special Conditions

Oxygen Clause 67 - Excluding Road Traffic Act

IMPORTANT NOTICE - Please check this policy very carefully

This insurance is subject to the information detailed in this document. The Insured should carefully review the contents of the Certificate (including its attached schedule, endorsements and proposal / statement of facts). If any of the information set out therein is incorrect, the insured must notify the Commercial Express or the insurer. Failure to do so may invalidate the insurance provided.

SPECIAL CONDITIONS

18 Woodlands Drive, Colsterworth, Grantham, NG33 5NH

Oxygen Clause 67 - Excluding Road Traffic Act

Underwriters shall have no liability under this Policy to provide any indemnity or benefit for any legal liability, directly or indirectly resulting from the ownership possession or Use, by or on behalf of the Insured or any persons or party entitled to indemnity of any motor vehicle for which compulsory insurance or security is required by legislation.

Proposal / Statement of Fact

IMPORTANT NOTICE: Please check this proposal/statement of fact for insurance very carefully.

Insured

It is essential that you make fair presentation of the risk that should include a full and unrestricted disclosure including every material fact and circumstance (a material fact or circumstance is material if it would influence the judgement of the Underwriter when considering whether to accept the risk and/or the assessment of the terms, conditions or premium which should be applied).

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This statement will be considered together with the presentation of risk that you and your insurance advisor have provided to the Underwriter.

If the answers or information you have provided change during the period of insurance you should notify your insurance advisor as soon as reasonably possible as Underwriters may be unable to continue with cover.

Please enter the full business name and any trading names as they should appear on your policy documents:

Jonathan Fletcher t/a Living the Cream

Your correspondence address

18 Woodlands Drive Colsterworth

GRANTHAM

Lincolnshire

NG33 5NH

Address of business to be insured:

18 Woodlands Drive, Colsterworth, Grantham, NG33 5NH

What year did you start trading? (YYYY)

2010

Insured's Business

Trade Section

Select a trade that best matches the business in question:

Ice Cream Vendor

Does the above match your trade exactly? No

Please provide full trade details including % between all trades

Insured is principally an ice cream vendor, but he does hire equipment at events which will include a candy floss machine, pop corn machine and photo booth. All of these will be attended by Jonathan Fletcher. Events will include Weddings and Corporate Events. He will also hire items such as a gramophone with old type records, a wedding post box and giant deckchairs. These items may be left at the event for the day without Jonathan in attendance.
The overall turnover of the business *See Notes*

Are you unsure as to the suitability of the risk? No

Is the maximum height worked above 10 metres from the surrounding floor? No

Is the maximum depth of excavations including trenches deeper than 2 metres? No

Is there any application of heat undertaken away from the premises? No

Do you have any business activities:

Outside England, Scotland, Wales or Northern Ireland? No

Do you undertake or intend to undertake any activities on or at:

Hospitals or farms? No

Chemical or Gasworks? No

Oil refineries or Power Stations? No

Aircrafts, Airports, Watercraft? No

Offshore installations? No

Do you use any of the following (or have been used in the past)?

Asbestos, silica or other substances involving a possible lung hazard or any acids, gases, chemicals or explosives or any materials containing such substances No

Radio isotopes, radioactive substances or other sources of ionising radiations No

Power driven machinery (other than hand tools) No

Flame cutting or welding plant or other heat producing plant No

Sums Insured

On what basis do you wish to calculate the premium? Per Capita

Cover Required

Public/Products Liability £5,000,000

Is cover required for Employers Liability? No

Please enter the number of employees for the following types:

Number of Principals/Partners (t/a company) 1

Number of Directors (limited company) 0

Number of Manual Employees including Labour Only Sub Contractors 0

Number of Clerical Employees 0

Number of Temporary Employees 0

Temporary Employees - 50 days in total. The total number of days employed shall mean the combined total of all days employed for all temporary employees e.g. one person for 50 days or 50 people for one day.

Optional Coverages:
Tools Cover whilst contained in a vehicle or stored within the your premises

Tools Sum Insured:	£0.00
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Do you wish to extend the cover to theft from an unattended motor vehicle and whilst on site?	No
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Stock Cover whilst contained in a vehicle or stored within your premises

Stock Sum Insured:	£0.00
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Do you wish to extend the cover to theft from an unattended motor vehicle?	No
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Excesses

Material Damage	£100.00
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Public/Products Liability at the Premises	£250
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Minimum Security

You must ensure that all security protections at your Premises are put into full and effective operation when the Premises are unattended otherwise Loss or Damage caused by or arising out of Theft or Attempted Theft will be excluded.

Do you comply with the above statement?	Yes
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What is yours or the companies Employer Reference Number (ERN) / Employer PAYE reference?	
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Disclosure and Claims

History

Please answer the questions below in respect of the applicable parties described in (i) (ii) (iii) & (iv) below. If you feel unable to answer a question(s) accurately or have a material fact or circumstance(s) to disclose please provide full details in the additional information box at the bottom of this page

- (i) You or any family member(s) that reside at or use the insured premises or are involved in the business
- (ii) Any Director or Partner
- (iii) Any person (s) with a beneficial interest of 25% or more in the business (other than mortgagees)
- (iv) Any person with management control of the insured entity (other than professional letting agents that you have contracted to manage the property):

a) Ever had insurance cover refused or cancelled or special terms imposed?	No
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b) Ever been convicted of, cautioned or have a prosecution pending for any criminal offence other than motoring offence?	No
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c) During the last five years under any other insurance policy made a claim(s), incurred a loss, damage or liability whether insured or not at these premises or any other location (other than claims made against motor/travel/pet and health policies)?	No
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d) Ever been prosecuted under the Health and Safety at Work Act, the Consumer Protection Act and/or other statutory regulations?	No
e) Been declared bankrupt, incurred a County Court judgment(s) that remains unsatisfied or entered into an individual voluntary arrangement with creditor?	No
f) Ever been disqualified from acting as a Company Director?	No
a) Been a director of a company or partner of a business that:	No
i) went into liquidation, administration, or was subject to an insolvency process or scheme of arrangement with creditors?	
ii) incurred a County Court judgment(s) that remains unsatisfied?	

Additional Information

Any further information or material facts you should or would like to advise Underwriters? No

Declaration

The information you have provided in this statement together with the presentation of risk contains statements and facts that the underwriter will rely upon when deciding whether to accept this insurance and the terms offered including the amount of premium payable.

If you are in any doubt as to the completeness and accuracy of the statements and facts you are providing you should consult with your insurance advisor.

During the period of the insurance you must tell your insurance advisor as soon as reasonably possible if you become aware that any of the statements and facts that you have provided have changed.

I/We declare that:

- i. the statements and facts given are true and accurate.

if any statement or fact has been written by any other person, such person shall for that purpose be regarded as my/ our agent and not the agent of the Underwriters.

I can confirm I have read and understood all questions relating to this quotation