

Certificate of Motor Insurance



Policy number 50753165

1. Description of vehicle(s)

Registration / Chassis mark of vehicle: KHH168C

2. Name of policyholder

Pizzeria Bufala Ltd

3. Effective date and time of the commencement of insurance for the purpose of the relevant law

28 July 2023 00:01

4. Date of expiry of insurance

27 July 2024

5. Persons or classes of persons entitled to drive

Named drivers:- Mr Thomas Mackey

Providing that the person driving has a licence to drive the vehicle or has held and is not disqualified from or prohibited by law from holding or obtaining such a licence.

6. Limitations as to use

Use for social, domestic and pleasure purposes and for the business of the policyholder excluding commercial travelling.

Unless specified under section 6 of this certificate of insurance, this policy does not cover: Use for hiring, the letting on hire, the carriage of passengers and goods for hire or reward, racing, pacemaking, use in any contest, reliability or speed trial or the use for any purpose in connection with the motor trade.

I hereby certify that the policy to which this certificate of insurance relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, Isle of Man and the Islands of Guernsey, Jersey and Alderney.

For and on behalf of the Underwriter subscribing ERS, 30 Fenchurch Street, London EC3M 3BD

Authorised Insurer

A handwritten signature in black ink, appearing to read 'Martin Hall'.

Martin Hall
Active Underwriter

Advice to third parties - Nothing contained in this certificate of insurance affects your rights as a third party to make a claim.

Note: For full details of the insurance cover reference should be made to the policy document, which can be obtained from your broker or via our website at www.ers.com



This page forms part of your certificate of insurance

European cover

This certificate of motor insurance is evidence that this insurance meets the compulsory motor insurance requirements of all member countries of the European Union and Andorra, Iceland, Norway, Serbia and Switzerland (including Liechtenstein).

Ce certificat d'assurance automobile est une preuve que cette assurance est conforme aux exigences de l'assurance automobile obligatoire de tous les pays membres de l'Union européenne et l'Andorre, l'Islande, la Norvège, la Serbie et la Suisse (y compris le Liechtenstein).

Dieses Zertifikat der Kfz-Versicherung ist ein Beweis, dass diese Versicherung die Kfz Haftpflichtversicherungsanforderungen von allen Mitgliedsländern der Europäischen Union und Andorra, Island, Norwegen, Serbien und der Schweiz (einschließlich Liechtenstein) erfüllt.

Este certificado de seguro de automóviles es evidencia de que este seguro cumpla con los requisitos de seguro obligatorio de automóviles de todos los países miembros de la Unión Europea y Andorra, Islandia, Noruega, Serbia y Suiza (incluido Liechtenstein).

Questo certificato di assicurazione auto è la prova che questa assicurazione soddisfa i requisiti di assicurazione obbligatoria degli autoveicoli di tutti i paesi membri dell'Unione europea e Andorra, Islanda, Norvegia, Serbia e Svizzera (compreso il Liechtenstein).



Notice To Policyholder



ERS Policy Wording updates since the last renewal:

Please refer to your schedule as your excess may have changed.

Please check that the value of your vehicle(s) you have provided to us is correct for the forthcoming policy period. If in doubt, please seek appropriate advice.

Please refer to any endorsements that are applicable to your policy and to any limits within the endorsements as they may have been revised.

Specialist Commercial Vehicle Renewal Schedule



Policy number 50753165
Broker agency number 18971 Scheme 5429

Policy details

Policyholder Pizzeria Bufala Ltd
Address 86-90 Paul Street, London, EC2A 4NE
Commencement date and time 28 July 2023 00:01
Expiry date 27 July 2024
Reason for issue Renewal acceptance

Premium

Premium (excluding IPT) £1,391.40
IPT £166.97
Total premium due £1,558.37

Vehicle details

Make & model	Registration / Chassis number	Year of manufacture	CC	GVW	Agreed Value	Value	Cover	Earned No Claims Bonus (Years)	Protected No Claims Bonus	Annual rate per vehicle (excl. IPT)
CITROEN HY VAN	KHH168C	1965	1900	3440	No	£60,000	Comprehensive	1 year	No	£1,391.40

Permitted drivers

Registration / Chassis number	Driver restrictions	Declared drivers
KHH168C	1 Named Driver	Mr Thomas Mackey

Vehicle excess details

An excess is the amount you must pay in the event of any claim, regardless of who is to blame for an incident. However, there may be additional excess terms applied highlighted below in Additional excesses for young or inexperienced drivers, or shown in the attached Schedule of Endorsements.

Registration / Chassis number	Voluntary excess			Compulsory excess			Total excess			Windscreen excess		
	Accidental damage	Fire	Theft	Accidental damage	Fire	Theft	Accidental damage	Fire	Theft	Repair by ERS approved supplier	Replacement by ERS approved supplier	Use of non-approved ERS supplier
KHH168C	0	0	0	£350	£350	£350	£350	£350	£350	£10	£75	£125

Additional excesses for young or inexperienced drivers

If your vehicle is damaged while a young or inexperienced person (including yourself) is driving, you will have to pay the first amount of any claim as shown below. This is on top of any other excess that you may have to pay.

Drivers	Amount
Under 21	£300
Aged 21 to 24	£200
25 or over who has a provisional driving licence or has not held, for 12 months or more, a full driving licence issued by the UK or any country which is a member of the European Union	£200

These amounts do not apply if the loss or damage is caused by fire or theft.

Policy wordings: Please go to the web page www.ers.com to view the policy wording by selecting documents from the menu.

Specialist Commercial Vehicle Schedule of Endorsements



Policy number 50753165
Effective date and time 28 July 2023 00:01

ENDORSEMENTS APPLICABLE

Where a value is shown below, this refers to information relevant to an endorsement such as, but not restricted to, an excess amount, driver or security device.

ENDORSEMENTS APPLICABLE TO SPECIFIC VEHICLES

Registration / Chassis number	Endorsement number	Description	Value	Specified driver(s)
KHH168C	001	Damage, fire and theft excess	350	
KHH168C	G32	Mobile shop		
KHH168C	I53	No claim bonus scale		

ENDORSEMENT APPENDIX

001 - Damage, fire and theft excess

We will not pay the first amount shown in the schedule for any claim under section 2 of your policy document.

This endorsement will not apply to claims made for windscreen damage only, and the amount shown is on top of any other amount which you may have to pay under this insurance.

G32 - Mobile shop

Fire damage

We will not provide any cover for fire damage under section 2 of your policy document unless:

- all extraction equipment, canopies, filters, grease traps, ducts and the like are washed or wiped down daily and all grease and deposits removed every 30 days - or at shorter intervals if recommended by the manufacturer;
- heat equipment, such as deep-fryers, fryers or cooking equipment, is always attended while hot, lit or switched on, and remains attended for a minimum of 20 minutes after being switched off;
- all drivers and all food operatives are fully trained in the use of fire blankets and fire extinguishers;
- all pipes and associated pipes are checked weekly for damage or signs of damaged and are repaired immediately;
- your vehicle contains an adequately sized fire blanket if any cooking or heating of food or beverages is carried out; and
- your vehicle contains an accessible multi-purpose dry powder fire extinguisher which must be kept and maintained in line with the manufacturer's recommendations.

Before moving, or attempting to move your vehicle, you must ensure that:

- All gas cylinders are secure;
- Any cooking apparatus is completely shut down; and
- The valves are closed on any empty cylinders.

Fixtures, fittings and utensils

Section 2 of your policy document is extended to include cover for the loss of, or damage to, any fixtures, fittings and utensils that are in or on your vehicle.

Death, body injury and or illness

We will not provide any cover for death, bodily injury or illness to any person caused by:

- Food poisoning;
- Anything harmful contained in any goods supplied; or

-
- Any harmful or incorrect treatment given at or from your vehicle

The above terms are in addition to the general terms, conditions and exceptions shown in your policy document.

I53 - No claim bonus scale

If you are entitled to a no claim bonus and make a claim during any period of insurance, we will reduce your no claim bonus as follows:

- From 6 or more years to 4 years
- From 5 years to 3 years
- From 4 years to 2 years
- From 3 years to 1 year
- From 2 years or 1 year to nil

If two or more claims are made in any period of insurance, you will lose all of your no claims bonus.

If more than one vehicle is covered by this insurance, we will assess the no claim bonus as if we had issued separate insurance for each vehicle.

We will review your no claim bonus at each renewal and you cannot transfer it to another person.

Specialist Commercial Vehicle Statement of Fact



Policy number: 50753165
 Broker agency number: 18971 Scheme 5429
 Effective date and time: 28 July 2023 00:01

These are the details supplied by you and form part of your contract of insurance. If the details are correct there is no need to take any further action. However, you should store this document in a safe place for future reference. If any details are incorrect or incomplete, please contact your broker and notify them of any errors. If the risk remains acceptable they will issue a further statement of fact showing the correct details. If you provide false or incorrect information, withhold information or fail to inform us of any errors, your policy could be cancelled or declared void or we may refuse to pay a claim.

You, the proposer									
Name of proposer	Pizzeria Bufala Ltd								
Postal address	86-90 Paul Street, London								
Postcode	EC2A 4NE								
Telephone number				Email address					
Business or trade									
Your vehicle									
Registration number	Make & model	Cubic capacity	Year of make	GVW	Cover	Purchase Date (dd/mm/yy)	Insured Vehicle Value (including modifications)*	Type of body	Seats
KHH168C	CITROEN HY VAN	1900	1965	3440	Comprehensive	01/07/2022	£60,000	Van-Standard	2
Registration number	Are there any changes from the manufacturer's standard specification	Type of Modification		Value of Modification	Are any security devices, other than the manufacturer standard equipment, fitted?		Reversing Aids		
KHH168C	Mobile Catering For Events	Mobile Catering For Events		£0.00	No				
Registration number	Livery	Location where vehicle is kept overnight (e.g. Drive, Garage, etc.)			Postcode where vehicle is kept overnight	Vehicle keeper		Vehicle owner	
KHH168C	Sign Written	Parked On Drive			DE15 0RL	Proposer/Policyholder		Proposer/Policyholder	
Registration number	Chassis Type	Trailer Cover	Radius of Operation (UK only or EU up to 30, 30-90 or over 90 days)		Additional foreign use required	Hazardous goods use	Types of goods use	Risk Management	
KHH168C		No	Greater than or equal to 100 miles UK		No	No			
*You must ensure this insured vehicle value reflects the market value of the vehicle as this is the limit of cover available in relation to claims for loss or damage to your vehicle.									
Driver restrictions									
Registration / Chassis number	Driver restrictions		Declared drivers				Main driver		
KHH168C	1 Named Driver		Mr Thomas Mackey				Mr Thomas Mackey		
Use									
Registration / Chassis number					Use required				
KHH168C					Carriage Of Own Goods				

Drivers

You must provide the details of yourself and any other person who may drive

Name of driver	Occupation	Date of birth	Type of HGV licence held either HGV 1 or HGV 2 and period held	
			Type	Date licence obtained
Mr Thomas Mackey	Mobile Caterer	16/03/1991	Full UK Car Licence	09/09/2009

Name of driver	Does any driver suffer a disability or medical condition that must be disclosed to the DVLA? (If YES, give details)	Have you or any person who may drive had an insurance policy refused/declined, cancelled/voided or any special terms imposed? (If YES, give details in Additional information section)		
		Refused/Declined	Cancelled/Voided	Special terms imposed
Mr Thomas Mackey	No	No	No	No

You are reminded that you are required by law to inform Drivers Medical Enquiries, DVLA, Swansea SA99 1TU, at once, if you have any disability (including any physical or mental condition) which is or may become likely to affect your fitness as a driver.

Motoring convictions

In the last five years, have you or any person who may drive been convicted of any motoring offence (including fixed penalties), been disqualified from driving or are there any prosecutions pending? IF YOU HAVE ANSWERED YES, PLEASE PROVIDE DETAILS BELOW.

Name of driver	Offence code	Date of offence	Date of conviction	Penalty points	Fine	Disqualification period (months)

Non-motoring convictions

Has anyone who may drive been convicted or has pending conviction for any non-motoring offence? If YOU HAVE ANSWERED YES, PLEASE PROVIDE DETAILS BELOW.

Name of driver	Date of conviction	Offence type	Sentence type	Length of sentence (months)	Early release date

Insurance history

Registration / Chassis number	Name of previous insurer	Policy number	Expiry date	No claim bonus earned (years)	Do you require protected no claim bonus?
KHH168C				1 year	No

Accidents/Claims/Losses

Have you or any person who may drive had any accidents/claims/losses (whether to blame or not) in connection with any motor vehicle during the last five years? IF YOU HAVE ANSWERED YES, PLEASE PROVIDE DETAILS BELOW.

Name of driver/Claim Number	Date	Brief details	At fault	Total repair cost	Was there a personal injury claim?	Has the claim been settled?

Additional information**Data protection notice**

Please read this notice carefully as it contains important information about the details you will give or have given us. You should show this notice to anyone covered by this insurance.

IQUW Syndicate Management Limited is the data controller in respect of your personal information. We will process the details you have given us in line with the UK's Data Protection laws and any other laws that apply. We may work with partner organisations and service providers who are located in other countries, and as a result your information may be processed outside the European Economic Area. In all cases we will make sure that your information is adequately protected. The UK's Data Protection laws classify information about your medical conditions and criminal convictions as 'special category' personal data. We will use this information to assess your request for insurance, to administer your insurance contract and to deal with any claims. We share information with other insurers, certain government organisations and other authorised organisations for the purpose of insurance underwriting, preventing or detecting fraud, managing claims and managing complaints. However, we will only share 'special category' personal data where it is essential for these purposes.

You can find more information about how we use your personal information on our website: www.ers.com/policy-pages/privacy-policy

If you have any questions please contact the Data Protection Officer at 30 Fenchurch Street, London EC3M 3BD or at dpo@ers.com

Important notes

1. I/We declare that the answers given (on which the underwriters will rely when deciding whether to accept the risk and in fixing the premium) are true to the best of my/our knowledge and belief and that no information has been withheld. I/We also agree that if another person has given any information on this form, he or she acted as my/our agent for this purpose. I/We hereby consent to any information you may have about me/us being processed in accordance with the data protection notice on this form.
2. At your request a copy of this completed form will be supplied to you, provided the request is made within a period of three months after its completion.
3. Underwriters liability does not operate until acceptance has been notified or a Cover Note delivered to the Insured. If the Proposal should disclose any special features the Underwriters may quote special terms and they reserve the right to decline a proposal.
4. Details of full policy terms can be supplied on request.
5. Unless such person(s) have been declared to the Underwriters and given permission to drive under this policy, I/we undertake that the vehicle(s) will not be driven by any person(s) who to my/our knowledge:
 - a) has been refused any motor vehicle insurance or continuance thereof.
 - b) suffers from any disability (including any physical or mental condition) that is notifiable to the DVLA.
 - c) has during the last 5 years been convicted of any of the following motor offences: vehicular manslaughter, causing death by dangerous driving, dangerous driving, driving under the influence of drink or drugs, failing to stop after an accident, any offence or combination of offences which resulted in suspension from driving.
 - d) has a non-motor conviction(s) or prosecution(s) pending (where a case is being investigated but there is no conviction yet) that must be legally declared.

Motor insurance database

Information about your insurance policy will be added to the Motor Insurance Database (MID) which is managed by the Motor Insurers' Bureau (MIB). Certain government or authorised organisations including the police, the DVLA, the DVLANI, the Insurance Fraud Bureau and other organisations allowed by law may use the MID and the information stored on it for purposes including Continuous Insurance Enforcement (you can get information about this from the Department of Transport), electronic vehicle licensing, law enforcement for the purposes of preventing, detecting, catching or prosecuting offenders and providing government services or other services aimed at reducing the level of uninsured driving. If you are involved in a road-traffic accident (either in the UK, the EEA or certain other territories), insurers or the MIB (or both) may search the MID to gather relevant information. Anyone making a claim for a road-traffic accident (including their appointed representatives and citizens of other countries) may also gather relevant information which is held on the MID. It is vital that the MID holds your correct registration number. If it is not shown correctly on the MID, you are at risk of having your vehicle seized by the police. You can check that your correct registration number details are shown on the MID at www.askmid.com.

ERS Syndicate 218 at Lloyd's is managed by IQUW Syndicate Management Limited (company no. 00426475), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference no. 204851). IQUW Syndicate Management Limited is registered in England and Wales with its registered address at 30 Fenchurch Street, London EC3M 3BD.

Specialist Commercial Vehicle Motor Insurance

Insurance Product Information Document

This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK. IQUW Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204851.

This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document. You can find your policy document at www.ers.com.

What is this type of insurance?

Comprehensive cover – You are covered for loss or damage caused by accidental damage, fire, theft and third party liability cover.



What is insured?


- ✓ Whilst **driving your vehicle** you will be covered for any one claim or claims arising out of one incident following:
 - Property damage** up to £5,000,000;
 - Property damage costs/expenses** up to £5,000,000;
 - Legal costs** up to £35,000;
 - Prosecutions against Health & Safety** up to £1,000,000.
- ✓ **Loss of or damage to your vehicle** as shown in your schedule for accidental damage, fire and theft. We will either repair, replace or pay a cash amount to replace the lost or damaged item.
- ✓ The most we will pay for claims in relation to loss of or damage to your vehicle is up to the value shown on your policy schedule and statement of fact, as this is the limit of cover available in respect of such claims.
- ✓ Damage to your **windscreen or windows** is provided.
- ✓ **Loss of keys and replacing locks** for your vehicle if lost or stolen and have not been recovered up to £300, provided you let the police know and we deem it necessary to replace the above stated items due to a risk of the vehicle being stolen.
- ✓ **Personal belongings** lost or damaged in or on your vehicle caused by an accident, fire, theft or attempted theft up to £100.
- ✓ **Medical expenses** for you or anyone who is injured while they are in your vehicle as a result of an accident up to £100.




What is not insured?

- ✗ Your policy excesses as shown in policy documentation.
- ✗ Compensation for not being able to use your vehicle.
- ✗ Any accessories not permanently attached to your vehicle.
- ✗ Damage to your tyres unless caused by an accident to your vehicle.
- ✗ Loss or damage due to wear and tear, failures, breakdowns or breakages of mechanical, electrical or computer equipment.
- ✗ Loss or damage to your vehicle as a result of deception.
- ✗ Loss or damage by theft or attempted theft if left unlocked, the keys left in or on your vehicle, left with the windows/roof panel open or reasonable precautions not been taken to protect your vehicle.
- ✗ Vehicle taken without consent by a member of your immediate family or a person living in your home, unless that person is convicted of theft.
- ✗ Loss of fuel or damage caused by incorrect fuel/additive being used.
- ✗ Any legal liability, loss or damage if driving whilst under the influence of alcohol or drugs.
- ✗ Loss or damage covered by another insurance policy.


N.B. Please refer to your policy wording for full terms and conditions.

 **Are there any restrictions on cover?**


- ! Endorsements may apply to your policy, these will be shown in your policy documents.
- ! If a claim is made which you or anyone acting on your behalf knows is false, fraudulent, exaggerated, or provides false or stolen documents to support a claim we will not pay the claim and cover under this insurance will end.

 **Where am I covered?**


- ✓ We will provide the cover shown on your schedule while you are using your vehicle in the European Union, Andorra, Iceland, Norway, Serbia or Switzerland (including Liechtenstein).
- ✓ Your permanent home must be in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and your visit to these countries must be temporary.
- ✓ We can provide full policy cover when you travel abroad or additional countries for which we have agreed to.

 **What are my obligations?**


- Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could lead to us changing the terms of your policy, refusing your claim or the insurance not being valid.
- **In the event of a claim or possible claim:**
You will need to pay the agreed excess as shown in your schedule.
- **Windscreen excesses:**
If your windscreen is replaced by our approved supplier, you must pay the first £75 of any claim.
If your windscreen is repaired by our approved supplier, you must pay the first £10 of any claim.
If your windscreen is repaired or replaced by any other company, you must pay the first £125 of any claim.
- You must not admit to, negotiate on or refuse any claim unless you have our permission.
- You must tell us immediately about any changes to the information you have already provided. Please contact your broker if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.

 **When and how do I pay?**

- For full details of when and how you pay, you need to contact your broker directly.

 **When does the cover start and end?**

- Your insurance is a 12 month contract which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.
- Your Insurance cover start and end dates will be shown on your policy schedule and certificate of motor insurance.

 **How do I cancel the contract?**

- You may cancel the insurance at any time by informing your broker.
- If you change your mind about this insurance, you must advise us within 14 days of the start date. Provided your vehicle has not been subject of a claim(s), we will refund a proportional amount of premium based on the number of days remaining on your policy. The minimum amount that will be retained by ERS will be £25 (plus insurance premium tax (IPT) where applicable).