

CATERERS CLUB
JOHN GARTH HOUSE
ENGINE LANE
STOURBRIDGE DY9 7DF
TELEPHONE: 0800 180 4175
www.caterersclub.co.uk
info@caterersclub.co.uk

20 July 2009

A Farry T/A Dreams of Chocolate
239 Nottingham Road
Derby
DE21 6AP

Dear Mr Farry

Welcome to Caterers Club.

Please find enclosed your liability insurance documentation. We would ask you to check it thoroughly and notify us immediately if there are any errors.

We would also draw your attention to the enclosed Declaration Form. Please read this to ensure the information given is true and correct. If any information is incorrect, please refer to us immediately as a separate proposal form may be required.

We hope you will take advantage of the benefits that Caterers Club Membership provides. If you need any personal or business legal advice, please call the Caterers Club 24 hour legal helpline on 0800 440 2049.

Finally, please remember to activate your "Boomerang-Tag" key fob.

Please do not hesitate to contact us should you have any queries.

Yours faithfully,

Tracy Whorton
Caterers Club Limited.

CATERERS LIABILITY DECLARATION FORM

IMPORTANT - PLEASE READ THIS DECLARATION

Policy No. CCI003257
Name of Insured A Farry T/A Dreams of Chocolate

THIS INSURANCE IS ACCEPTED ON STANDARD TERMS PROVIDED THAT NEITHER YOU, OR ANY OTHER PARTNER OR DIRECTOR, TO THE BEST OF YOUR KNOWLEDGE:-

1. Have had any Liability Insurer cancel or decline a proposal, refuse to renew cover or made subject to increased rates or special terms
2. Have been convicted, prosecuted or are under any investigation for, or have any pending charge for any criminal offence involving arson, fraud, theft or dishonesty of any kind
3. Have suffered any liability claims or been involved with any incidents which may give rise to claim (whether insured or not) during the last 5 years
4. Have been prosecuted under any safety legislation during the last 5 years
5. Have been declared bankrupt or insolvent or ever had a County Court Judgement registered against them

IF ANY ANSWER IS YES YOU WILL NEED TO COMPLETE A PROPOSAL FORM FOR UNDERWRITERS CONSIDERATION BEFORE ANY COVER ATTACHES

Declaration

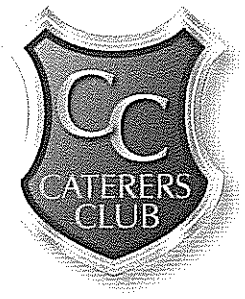
1. I/We declare that to the best of my/our knowledge and belief that at the inception of this insurance
 - (a) the above statement of particulars which have been given separately by me/us or by others on my/our behalf, are true and complete
 - (b) any statement or particulars which have been given separately by me/us or by others on my/our behalf are true and complete
 - (c) I/We have not withheld any material fact*
2. I/We confirm that I/we have registered my/our business with the relevant Local Authority Environmental Health Department, my/our Gross Annual Turnover does not exceed that stated in the Schedule of Insurance and I/we am/are not involved in the erection or dismantling of any marquee/tent above 3.048 (10 ft) in height
3. I/We agree that this declaration and any particulars given separately shall form the basis of the contract
4. I/We understand that the Company reserves the right to decline this insurance in the event of material non-disclosure
5. I/We understand that Insurers share information with each other, credit reference agencies and other information agencies with regard to credit arrangements, policies and claims, primarily to help assess risks, handle claims and prevent fraud and I/we consent to this

***IMPORTANT**

Material facts are those which are likely to influence the Company in the acceptance or assessment of this proposal and it is essential that you disclose them. If you are in doubt about whether a fact is material, you should disclose it, since failure to do so could invalidate your policy.

NOTE - You cannot cancel or transfer this policy and there is no refund of premium available

**IF ANY DETAIL IS INCORRECT, PLEASE CONTACT YOUR CATERERS CLUB IMMEDIATELY.
FAILURE TO DO SO COULD INVALIDATE YOUR INSURANCE IN EVENT OF A CLAIM**



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Date : Monday, 20 July 2009

Invoice Paid

Caterers Club Membership Fee

Annual Membership from 20/07/2009
to 19/07/2010

Membership	£	30.43
V.A.T. @ 15%	£	4.57
Total	£	35.00

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (i)

(Where required by Regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the Insured employs persons covered by the policy) In addition, in accordance with Regulation 4 of the Regulations the Insured must, on expiry, keep this certificate, or a copy thereof, for a period of 40 years from the commencement date of this certificate.

Policy No: CCI003257

Name of Insured: A Farry T/A Dreams of Chocolate

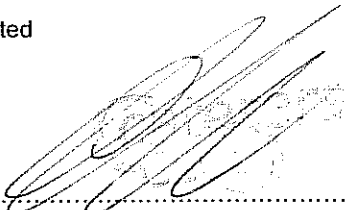
Date of Commencement of Insurance: 20/07/2009

Date of Expiry of Insurance: 19/07/2010

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland or to offshore installations in any waters outside the United Kingdom to which Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies (ii); and
2. the minimum amount of cover provided by this certificate is no less than £5,000,000

Signed on behalf of Markerstudy Insurance Company Limited


.....Signature

- (i) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only named subsidiaries
- (ii) Specify applicable law as provided for in relation 4(6) of the Regulations
- (iii) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Caterers Liability Schedule of Insurance

Arranged by Mobilers Insurance Services Limited
Administered by Caterers Club Limited
John Garth House, Engine Lane, Stourbridge DY9 7DF
Tel: 0800 180 4175

Policy Number CCI003257
Name of Insured A Farry T/A Dreams of Chocolate
Address 239 Nottingham Road
Derby
DE21 6AP

Period of Insurance 20/07/2009 to 19/07/2010

Limits of Indemnity

Section 1 Employers Liability £10,000,000 any one occurrence or series of occurrences arising out of any one cause
Section 2 Public Liability £5,000,000 any one accident or series of accidents arising out of one event*
Section 3 Products Liability £5,000,000 in the aggregate any one period of insurance*
Pollution and Contamination Section 2 and 3 combined £5,000,000 in the aggregate any one period of insurance*

* increasing to £10,000,000 where stipulated under contract or regulatory requirement

Excess (Section 2/3) £250.00 each and every property damage claim

Declared Occupation: Champagne/Chocolate Fountains / Customers Venue
Declared Employees: 0 to 10
Declared Seating Capacity: 51 to 100
Declared Turnover: £30,000

Premium (Including 5% Insurance Premium Tax)	£	120.00
Administration Charge	£	
Total	£	120.00

Underwritten by Markerstudy Insurance Company Limited

This Schedule of Insurance has been signed on behalf of the Company by

and should be read together with the Liability Policy wording

Date of Issue: 20 July 2009

