





## History

*You are in good hands.*

China Taiping Insurance (UK) Company Limited received its trading license in 1983 and commenced underwriting business on 1 October 1985, it is a member of the ABI.

Since China Taiping UK began trading, it has established a prominent business stature within the Chinese community as well as in the UK's society in general and we have more than 30 years of experience in underwriting.

We are committed to delivering an excellent and sincere customer service so we can give you the peace of mind you deserve.

We are authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and Prudential Regulation Authority in the UK no. 202690.

## Our Locations

### London Office

China Taiping Insurance (UK) Co. Ltd  
2 Finch Lane  
London EC3V 3NA  
Tel: 0207 839 1888

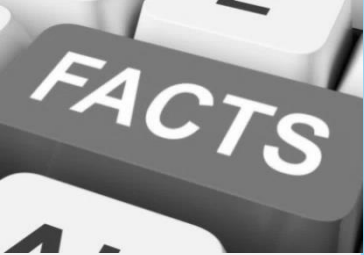
### Manchester Office

China Taiping Insurance (UK) Co. Ltd  
Manchester One, 53 Portland Street  
Manchester M1 3LD  
Tel: 0161 236 2631

If you would like to find out more about us please visit our website at:  
[www.uk.cntaiping.com](http://www.uk.cntaiping.com)



**For better or for 'Insured'**



# Cover Features

## Cover

This Retail Catering product is designed to cater for legal liabilities, assets and loss of earnings for a Catering risk and it includes unique extensions which make this a first class product of its kind and ensures you get the best value for money you deserve. The Policy is subject to English Law.

- **Contents** – No Max Sum Insured limit per location, underwritten on an individual basis. Day One and Index Linking available.
  - ✓ Extensions including but not limited to:
    - 1- Trace and Access up to £25,000
    - 2- Outside Catering and Property Away up to £5,000
    - 3- Property in the Open up to £5,000
    - 4- Locks replacement up to £5,000
    - 5- Damage to Landscape Gardens up to £25,000
    - 6- Glass Breakage and Breakage of Sanitaryware
    - 7- Exhibitions up to £20,000
    - 8- Metered Utilities up to £25,000
- **Business Interruption** – Loss of Earnings following Damage; £500,000 at 24 months Limit of Indemnity automatically included. Higher sums insured available upon request.
  - ✓ Extensions including but not limited to:
    - 1- Employees Lottery Win and Loss of Attraction up to £50,000
    - 2- Murder and Disease up to £250,000
    - 3- Specified Illnesses and Legionella up to £250,000
    - 4- Prevention of access up to £250,000
    - 5- Public Utilities up to £250,000 including Failure of Supply at terminal feeds at the Premises up to £250,000
    - 6- Death or Disablement of Key Personnel up to £10,000
    - 7- Unspecified Suppliers or Customers up to £100,000
- **Money** – Loss of Money following theft or attempted theft up to £5,000 (various limits apply) depending on circumstances of loss.
  - Injury cover up to £25,000 for Death and Permanent Disablement
- **Employers' Liability** – up to £10,000,000
- **Public Liability** – up to £5,000,000
  - ✓ Extensions including but not limited to:
    - 1- Car park liability and Cloakroom Liability
    - 2- Cover automatically includes cover for outside catering undertaken away from your premises
- **Legal Expenses** – including cover for Employment Disputes, Tax Investigation, Legal Defence, Property protection and Contract Disputes. Variable limits apply up to £100,000 for any one event and up to £500,000 in the aggregate.

We have also included Equipment Breakdown, Loss of License, Deterioration of Stock and Goods in Transit as standard in our wording to give you a first class product:

- **Equipment Breakdown** – Damage to Equipment as a result of breakdown - up to the Contents Sum Insured or £1,000,000 whichever is the less.
  - ✓ Extensions such as:
    - 1- Business Interruption following damage up to £25,000 any one event and in the aggregate
    - 2- Expediting Expenses reimbursement up to £20,000
    - 3- Hire of substitute items costs up to £5,000 any one event and in the aggregate
    - 4- Contents of Oil Storage Tanks up to £5,000 any one event and in the aggregate
- **Loss Of License** – Loss as a result of non renewal or forfeiture of license for sale and supply of liquor at the premises. Cover automatically provided up to £100,000 indemnity.
- **Deterioration of Stock** – Deterioration or putrefaction of refrigerated or frozen stock caused by breakdown of refrigerators &/or freezers or leakage of refrigerant fumes. Cover up to £5,000 Sum Insured.
- **Goods in Transit** – Accidental Damage to Goods in Transit up to £5,000; £2,500 for transit by rail; £1,000 for transit by post or courier.

## Optional Covers

- **Buildings** – Damage to Buildings where you own a property or are obliged to insure it under a lease agreement- No Max Sum Insured limit per location, underwritten on an individual basis
  - ✓ Extensions such as:
    - 1- Debris Removal costs
    - 2- Property Owners Liability up to £5,000,000
    - 3- Trace and Access up to £25,000
    - 4- Theft of fixed fabric of the Building (CCTV, security lighting etc.) up to £25,000
- **Theft by Employee** – Loss of money due to employee's theft- up to £25,000 any one loss and £100,000 in the aggregate for one period of insurance.
  - ✓ Extensions including but not limited to:
    - 1- Auditors Fees
- **Personal Accident** – Units of Benefits to compensate Insured or any employee(s) following bodily injury as defined in the policy—£5,000 per unit.
- **Home Contents**- Accidental damage cover for your Home Contents, Personal Possession and valuables when at the same location as the business premises.
- **All Risks for Specified Items** - Cover for portable items of your business property whilst away from your premises in connection with the business.



# Additional Information

## How do I make a Claim?

If **You** need to notify a claim or any circumstances that may give rise to a claim, **You** should contact your insurance adviser in the first instance. Alternatively, you may contact us as follows:

Claims Department  
China Taiping Insurance (UK) Company Ltd  
2 Finch Lane  
London  
EC3V 3NA  
Telephone: 0207 839 1888  
Fax: 0207 621 1202  
Email: [newclaims@uk.cntaiping.com](mailto:newclaims@uk.cntaiping.com)  
More information can be found on the policy wording.

## What happens if we were unable to meet our obligations?

China Taiping Insurance (UK) Company Ltd contributes to the Financial Services Compensation Scheme (FSCS) so you may be entitled to compensation if we were unable to meet our obligations.

Further information about the compensation scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling the FSCS on 0800 6781100 or 0207 741 4100.

## How do I make a complaint?

We make every effort to deliver a high quality service to our policyholders. However, if you wish to make a complaint you should contact us, addressing your complaint to The Compliance Officer; via:-

Post to: China Taiping Insurance (UK) Company Ltd, 2 Finch Lane, London EC3V 3NA; or  
E-mail to: [compliance@uk.cntaiping.com](mailto:compliance@uk.cntaiping.com) ; or  
Telephone: 0207 839 1888 or Fax: 0207 621 1202

We will investigate your complaint promptly in accordance with our Complaints Procedure full details of which can be found in the policy wording and on our website. If we are unable to resolve the complaint to your satisfaction, you may be eligible to refer your complaint to the Financial Ombudsman Service, who offers free independent advice on claims solutions. We will advise you on how to contact them when responding to your complaint. Their website details are: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## What can I do if I change my mind?

If you are a sole trader or an individual, you can cancel within 14 days, the cooling off period. You will receive a full refund of paid premium provided there have been no notified or paid claims.

For any subsequent cancellation after 14 days, this Policy can be cancelled at any time upon **Your** request and provided there have been no claims paid, reported or outstanding, we will refund a pro-rata proportion of the paid premium.

More details can be found in **Your** policy wording.

## What are your obligations under this policy?

- We have used the information provided by you or on your behalf in a factfinder, proposal or other application form together with any related correspondence to provide your quote. Please ensure that all such information is a fair presentation of your risk
- Please let us know if any of the information is wrong, or changes (e.g. change of address)
- Ensure that you understand the requirements of the Policy Endorsements (see pages 16 - 20) particularly with respect to the cleaning and maintenance of Kitchen Extraction Ducting & Deep Fat Frying Equipment
- Advise us as soon as possible about any incidents that may give rise to a claim under this insurance
- Pay the premium when required

## Governing law

The policies we issue are governed by English Law. We may, if we both agree in writing, deem a policy to be governed by a different law. However, if there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.