



Flippin' Good Ltd
115 Fulwell Park Avenue
Twickenham
Middlesex
TW2 5HG

3rd September 2026

Your reference: 00081343

Dear Tom

Policy Type: Employers & Public Liability
Product: Cater Protect
Policy Number: 100718108BDN/0081343

Thank you for allowing us to arrange your Cater Protect Business Liability Insurance on your behalf with Aviva.

I have attached the Policy Schedule and Liability Certificates below for your attention.

Your Cater Protect Policy document has already been attached as a PDF with the original email quotation. If you require an additional copy, please contact our office.

You should take care to read the documentation to ensure that it is correct and meets with your requirements.

Particular attention should be given to the sections regarding excesses and endorsements, as a full understanding will enable you to make any claim proceed smoothly. You should also note that the terms and conditions as advised in our original quotation are complied with throughout the term of insurance.

If you fail to make a fair representation this could invalidate all or part of the Policy and/or the insurer may refuse to pay your claim or reduce the settlement amount, depending on the circumstances. Should you be in any doubt as to whether information is accurate or material, then you must contact our office to discuss.

In the meantime, thank you for your business, do call us for quotations for your other insurance such as Motor, House, Contents and Commercial Insurances as they become due.

Yours sincerely

Lia OBrien - Client Adviser
GILES INSURANCE

01628 667707 • www.gilesinsurance.net • insure@gilesinsurance.net
4b High Street, Burnham, Buckinghamshire SL1 7JH

Giles Insurance is a trading name of Adler Fairways. Adler Fairways, Adler Insurance Brokers and Adler Insurance Group are registered trading names of Adler Fairways Insurance Brokers Limited. Adler Fairways Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority under Registration Number 309236. Adler Fairways Insurance Brokers Limited is registered in England and Wales under registration number 04525948. Our registered address is Number 22 Mount Ephraim, Tunbridge Wells, Kent TN4 8AS.



Schedule for Your Cater Protect Insurance Policy

Your Policy Schedule

Reason for Issue New Business

Date of Issue 3rd September 2026

Please keep The Schedule safe with Your policy.

The Schedule forms part of Your policy.

This Schedule outlines your cover and should be read in conjunction with your policy wording.

Policyholder Details

The Policyholder:	Flippin' Good Ltd T/as Flippin' Good Crepe
Contact Address:	115 Fulwell Park Avenue, Twickenham, Middlesex,
Postcode:	TW2 5HG
The Business:	Mobile Catering Gazebo (3m x 3m)

Policy Details

Policy number:	100718108BDN/0081343
Effective date:	2nd October 2026
Expiry date:	1st October 2027
Annual premium (excluding Insurance Premium Tax):	£136.44
Insurance Premium Tax:	£16.37
Total amount due:	£152.81

Your Insurance Adviser Details

Giles Insurance, 4b High Street, Burnham, Buckinghamshire SL1 7JH

The Insurer

Risks situated within the UK and other countries excluding the EEA are underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our firm's reference number is 202153.

Risks situated within the EEA are underwritten by Aviva Insurance Ireland Designated Activity Company. Aviva Insurance Ireland Designated Activity Company, trading as Aviva, is regulated by the Central Bank of Ireland. Our firm's reference number is No. C171485. A private company limited by shares. Registered in Ireland, No. 605769. Registered Office: Cherrywood Business Park, Dublin, Ireland, D18 W2P5. Registered UK Branch Address: 80 Fenchurch Street, London EC3M 4AE. UK Branch authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (FCA reference No. 827591) and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website www.fca.org.uk.

Important

If the information in the schedule is incorrect or incomplete, or if the insurance does not meet your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which we would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate your policy, or may result in the policy not operating fully.

Contact Details for Claims and Help

Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Legal and Tax Helpline 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. This service, given in confidence, is included as part of your insurance policy.

Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry as quickly as we can. This service is available during office hours with an answering service outside these times.

Counselling Service Helpline 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work. This service is available during office hours with an answering service outside these times.

Contact Details for Claims and Help *continued*

Website - <https://avivabusinesslaw.farill.io/>

This service (provided by DAS Businesslaw and powered by Farillio) is built specifically to help businesses manage a wide range of business and legal issues. You'll get access to:

- a range of regularly updated business and legal guides, document builders, interactive checklists and videos that can help you with the day-to-day running of your business, as well as helping you to manage your exposure to legal risk
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- topics range from branding, crowdfunding, financial and tax planning, to marketing strategy to help build and grow your business
- email alerts on changes in law, legislation and regulation
- unlimited legal advice via the legal advice helpline

To register

1. Visit <https://avivabusinesslaw.farill.io/>
2. Enter the voucher code DASBAVI100 into the 'First time using Aviva Businesslaw?' box and click 'Validate Voucher'
3. Fill out your name, email address, and create a password
4. Validate your email address by pressing the link in the confirmation email that you receive.

Money Advice Trust

We've partnered with Money Advice Trust's Business Debtline, a free service designed to support self-employed people and small businesses in dealing with their debts and taking steps to overcome difficult financial situations.

If you're struggling financially and you think you may benefit from the service provided by this charity, please visit <https://www.businessdebtline.org/> to find more information about the support on offer. Alternatively you can call them on 0800 197 6026 between Monday to Friday, 9am-5pm or use the webchat facility available on their website.

Summary of Cover

The following sections are available and selected as noted below.

Section	Selected
Business All Risks	No
Employers' Liability	Yes
Public and Products Liability	Yes

Endorsements applying to Your Policy

(subject otherwise to the terms and conditions shown in Your policy).

General Endorsement 3 – Spit Roast Condition

This endorsement does not apply to the Employers Liability section when insured by this Policy.

If in relation to any claim You have failed to fulfil any of the following condition, We will not pay that claim.

You must ensure that in connection with the cooking of spit roasts, the meat is covered whilst cooking.

General Endorsement 4 – Solid Fuel Oven Condition

This endorsement does not apply to the Employers Liability section when insured by this Policy.

If in relation to any claim You have failed to fulfil any of the following condition, We will not pay that claim.

You must ensure that in connection with the use of coal or wood burning ovens, the ashes from the oven are allowed to cool down and placed in a sealed metal bucket before being disposed of.

Special Endorsement - Storage of Cooking Oils Condition

If in relation to any claim for Damage to the Property Insured caused by or resulting from fire or explosion, the volume of oil or any similar cooking medium stored in

- (1) The Premises; or
- (2) any one trailer; or,
- (3) any one vehicle

exceeds 40 litres, We will not pay that claim.

Special Endorsement 1 – Fire Extinguishing Appliances

If in relation to any claim for Damage to the Property Insured caused by or resulting from fire or explosion. You have failed to fulfil the following condition, We will not pay that claim.

Where cooking activities are undertaken

- (a) a suitable dry powder fire extinguishing appliance and fire blanket must be kept in the cooking area
- (b) all fire extinguishing appliances must be maintained in accordance with the manufacturer's instructions.

Special Endorsement - Gas Cylinders – Trailer risks

If in relation to any claim for Damage to Property Insured caused by or resulting from fire or explosion, You have failed to fulfil the following condition, We will not pay that claim.

1. In respect of the trailers' or vehicles' gas installation and flues:

- (a) gas appliances and flues must be maintained in a safe condition and serviced at intervals of not more than twelve (12) months
- (b) installation, servicing and maintenance work must be undertaken by a registered gas engineer
- (c) where there are any faults affecting the safe operation of the installation it must be taken out of use until the fault has been rectified
- (d) a suitable gas safety record must be obtained for the installation, service and maintenance work undertaken on the gas installation and retained for a period of 3 years.

2. In respect of trailers' or vehicles' with a specific gas cylinder compartment You must ensure that the compartment:

- (a) has adequate ventilation
- (b) has a means of preventing unauthorised access
- (c) has a fire barrier to the trailer wall providing a minimum of 30 minutes fire resistance
- (d) is not used to store any property other than the regulator, pigtailed, gas spanner and cylinders
- (e) has only the required number of cylinders to operate the equipment plus a reserve of the same capacity
- (f) has all connections between the compartment and the inside of the trailer or vehicle fire stopped at all times.

3. In respect of trailers' or vehicles' that do not have a specific gas cylinder storage compartment You must ensure that whilst the cooking equipment is in use:

- (a) gas cylinders are kept a minimum of 1 metre from the trailer in a tamper proof enclosure
- (b) a warning notice must be displayed on the enclosure
- (c) the enclosure must have adequate ventilation
- (d) You have only the required number of cylinders to operate the equipment plus reserve cylinders of the same capacity
- (e) cylinders must be on a level, flat non combustible surface and if over 13kg should be secured by a chain to prevent them falling over
- (f) whilst the cooking equipment is not in use gas cylinders are stored within the trailer at least 1 metre away from any source of heat.

Special Endorsement - Gas Cylinders – Non-trailer risks

If in relation to any claim for Damage to Property Insured caused by or resulting from fire and/or explosion You have failed to fulfil the following condition, We will not pay that claim

1. In respect of the gas installation and flues:

- (a) gas appliances and flues must be maintained in a safe condition and serviced at intervals of not more than twelve (12) months
- (b) You must undertake a weekly inspection
- (c) any problems affecting the safe operation the installation and it must be taken out of use until the fault has been rectified
- (d) installation, servicing and maintenance work must be undertaken by a registered gas engineer
- (e) a suitable gas safety record must be obtained for the installation, service and maintenance work undertaken on the gas installation and retained for a period of 3 years.
- (f) the entire internal area of all flues and extract system ducting, including extraction motors and fans, must be thoroughly cleaned by a competent person with the removal of all greasy and oily deposits and other waste materials, at least every six (6) months.

2. In respect of the gas cylinders:

cylinders must not be sited within the structure and should be in a cage or housing which complies with the following:

- (a) be sited outside the structure and a minimum 1 metre from the wall of the structure in a tamper proof enclosure
- (b) have a warning notice displayed on the enclosure
- (c) have an LPG distribution system which must comprise of an isolation valve, regulator, and preferably a pressure gauge either permanently fixed to the wall of the enclosure or on a stable post
- (d) the housing must be ventilated at high and low levels
- (e) have only the required number of cylinders to operate the equipment plus a reserve of the same amount as a maximum
- (f) have cylinder changing instructions within the cage or housing
- (g) be sited on a level, flat non-combustible surface and if the cylinders are over 13kg they should be secured by a chain to prevent them falling over.

Employers' Liability

Limit of Indemnity: £10,000,000

Terrorism Limit of Indemnity: £5,000,000

War Limit of Indemnity: £5,000,000

An Employers' Liability certificate is attached. It is recommended that You retain a copy of each Employers' Liability certificate issued to You.

Description of Activity/Activities	Turnover Estimate
Mobile Catering Gazebo (3m x 3m)	£50,000

Endorsements applying to Employers' Liability

(subject otherwise to the terms and conditions shown in Your policy).

None

Public and Products Liability

Limit of Indemnity: £10,000,000

Terrorism Limit of Indemnity: £5,000,000

Excess

Third Party Property Damage £250

Description of Activity/Activities	Turnover Estimate
Mobile Catering Gazebo (3m x 3m)	£50,000

Endorsements applying to Public and Products Liability

(subject otherwise to the terms and conditions shown in Your policy).

None

Public and Products Liability Certificate

Name of Policyholder:	Flippin' Good Ltd T/as Flippin' Good Crepe
Business Type:	Mobile Catering Gazebo (3m x 3m)
Insurance Company:	Aviva Insurance Limited
Policy Number:	100718108BDN/0081343
Date of Commencement of Insurance:	2nd October 2026
Date of Expiry of Insurance:	1st October 2027
Type of Cover:	Public & Products Liability
Limit of Indemnity:	£10,000,000
Terrorism Limit of Indemnity:	£5,000,000

Subject to the Terms, Conditions and Exceptions of the full Aviva policy wording

Signed on behalf of Giles Insurance



Neil Giles Cert PFS, Cert CII

Underwritten by Aviva Insurance Limited. Registered in Scotland No 2116. Registered Office: Pitheavlis, Perth Scotland PH2 0NH
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority and firm's reference number is 202153.

01628 667707 • www.gilesinsurance.net • insure@gilesinsurance.net
4b High Street, Burnham, Buckinghamshire SL1 7JH

Giles Insurance is a trading name of Adler Fairways. Adler Fairways, Adler Insurance Brokers and Adler Insurance Group are registered trading names of Adler Fairways Insurance Brokers Limited. Adler Fairways Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority under Registration Number 309236. Adler Fairways Insurance Brokers Limited is registered in England and Wales under registration number 04525948. Our registered address is Number 22 Mount Ephraim, Tunbridge Wells, Kent TN4 8AS.



Certificate of Employers' Liability Insurance ^(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Policy Number	100718108BDN/0081343
Name of Policyholder	Flippin' Good Ltd T/as Flippin' Good Crepe
Date of Commencement of Insurance	2nd October 2026
Date of Expiry of Insurance	1st October 2027

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, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)
 - (2) the minimum amount of cover provided by this Policy is no less than £5 million (c)
-

Signed on behalf of: **Aviva Insurance Limited** (Authorised Insurer)

A handwritten signature in black ink, appearing to read "JS", is written over a light blue horizontal line.

Authorised Signatory
Jason Storah
CEO, UK & Ireland General Insurance

Notes

- (a) 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 the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) 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.

It is recommended that you retain a copy of each Employers' Liability certificate issued to you.