

Sugarcraft and Cake Making Insurance

Important Notice to Policyholders

As a result of The Consumer Insurance (Disclosure and Representations) Act 2012, the contract of insurance that we have with you will change from 6th April 2013 in the following manner.

References in your policy made to:

- Your duty to disclose material facts to us relevant to this insurance; or
- The information you submitted to us at the application stage forming part of the contract; or
- Change in Risk Condition;

are no longer effective and are replaced as stated below.

Your agreement with us

We will insure you in accordance with the policy terms and conditions in respect of the sections of cover as shown in the schedule as applying to you against loss, damage or legal liability occurring thereunder during any period of insurance for which you have paid or agreed to pay a premium.

Prior to us accepting this policy of insurance, you provided us with answers to a number of questions we asked. We may also have made certain assumptions about you. Your answers and any assumptions we have made are recorded in a Statement of Fact which we will issue to you at the commencement of this policy. It is important that these answers have been provided honestly and, having taken reasonable care, to the best of your knowledge. It is equally important that any assumptions we have made, accurately reflect your circumstances, to the best of your knowledge. You should therefore check this Statement of Fact carefully to ensure that we have recorded your details accurately and completely.

If we find out during the period of insurance that any answers to the questions we have asked you, or any assumptions we may have made about you, as recorded in the Statement of Fact, are incorrect or incomplete, your policy may be cancelled or treated as if it never existed, or a claim rejected or not fully paid.

We reserve the right to decline cover or change the premium and terms if you change the information contained in the Statement of Fact.

Changes

We have agreed this policy with you on the basis of the information you have provided to us as recorded in the Statement of Fact.

Please tell us immediately if you become aware of:

- anything which is incorrect, incomplete or omitted from the information originally provided by you and contained in the Statement of Fact: or
- any changes in your circumstances which may increase the possibility of loss, damage or liability covered by this policy. Please refer to the Change in Risk Condition as stated below.

Change in Risk Condition

You must notify us immediately of any changes in circumstances which may increase the possibility of loss, damage or legal liability covered by this policy. For example, we would need you to notify us:

- of you carry out any deep fat frying in connection with the business, or
- if you, your partners, directors, trustees and committee members:
 - have been convicted of or charged with (but not tried) or received a Police caution in connection any criminal offence (other than a motoring conviction or one which is deemed to be spent under the Rehabilitation of Offenders Act) or have any such prosecution pending, or
 - have been declared bankrupt, entered into an IVA (Individual Voluntary Agreement) or become subject to bankruptcy proceedings, or
 - have been the subject of a County Court Judgement (or Scottish decree) or if there are any proceedings pending, or
 - have been prosecuted or received notice of intended prosecution or been served with a Prohibition Notice in connection with a breach of any health and safety legislation
- if you have suffered any losses or had any claims made against you by any third party in respect of death, injury or damage to property which you have not previously notified us of.

These are just some examples and there may be other circumstances we would want you to tell us about. If you are in any doubt please contact ADS Insurance Brokers Limited as a failure to notify us of any such changes could lead to your policy being cancelled, or a claim rejected or not fully paid.

We recommend that you keep a copy or a record of all information you give to us.

Basis of Contract

Your Policy is evidence of the contract that is in place between us.

The policy, the schedule, including any specific terms and conditions stated, should be read together as one document.