

Client Ref: MAKEITPER  
14 February 2019

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Make It Perfect Weddings & Events Ltd t/a Make It Perfect Weddings & Events  
179 Messingham Road  
Scunthorpe  
South Humberside  
DN17 2QX

Dear Mr Burkill,

## CONFIRMATION OF INSURANCE

<b>Policy Holder:</b>	<b>Make It Perfect Weddings &amp; Events Ltd t/a Make It Perfect Weddings &amp; Events</b>
<b>Policy Number:</b>	<b>APP29643COM</b>
<b>Period of Insurance:</b>	<b>22 January 2019 to 21 January 2020 (both dates inclusive)</b>

**Thank you for insuring your business with us.**

Please find enclosed your **Employers Liability Certificate**. Please display this certificate in your business in an area where it is visible to employees and customers alike.

Please also find enclosed your **Invoice, Policy Schedule, Statement of Facts and Policy Wording**.

Please read the documents and check that they meet with your requirements. Particularly, **please check that the sums insured and covered sections are correct and that you are complying with the policy conditions and warranties.**

Examples of conditions that we particularly wish to bring to your attention are those relating to minimum security standards (required locks etc.) enhanced security protections (such as alarms, if applicable to your risk) and deep fat frying and extraction conditions (requirements for cleaning and inspection). **Please note that failure to comply with any policy condition or warranty can invalidate your claims and the policy.**

**Finally, may we remind you of your obligation of disclosure of material facts relating to your risk. This obligation of disclosure continues after cover is initiated** and examples of matters that would need to be disclosed are changes in business activity, location, processes carried out and construction of the building. **Non-disclosure of a material fact either before or after the granting of cover could invalidate a claim.** Please discuss with us this important aspect of your insurance arrangements if you are in doubt as to whether a matter is material or not.

Yours sincerely,



**Gideon Spector**  
**Director**

## INVOICE

Client Reference: MAKEITPER

Policyholder: Make It Perfect Weddings & Events Ltd t/a Make It Perfect Weddings & Events

Policy Number: APP29643COM

Insurer: Arch Insurance Company (Europe) Limited

Cover Period: 22 January 2019 to 21 January 2020 (both dates inclusive)

Premium:	£	774.47
Insurance Premium Tax:	£	92.94
Insurer Fee:	£	0.00
Administration Fee:	£	50.00
<b>Total Amount Due:</b>	<b>£</b>	<b>917.41*</b>

*\*Unless choosing to pay the premium by instalments through Premium Credit in which case there is interest charged on the monthly instalments.*

**You have chosen to pay by instalments through our premium funder 'Premium Credit'. The premium, inclusive of a 12.9% interest charge will be taken by 10 equal monthly instalments of £103.58. Thank you for providing us with your bank details.**

## **Cancellation of Insurance by Churchill Insurance Consultants R & L Ltd due to your failure to provide bank details or premium payment**

Unless you have paid your premium by credit card, cover incepted on your behalf will be cancelled automatically from inception with no further notice from us if you have failed to;

- a. provide us with bank details within 24 hours of inception, enabling us to arrange installments by Premium Funding, if you elected to pay your premium that way unless agreed otherwise or
- b. send us payment of the premium due either in one cheque or two cheques (one dated immediately and one post-dated 30 days) within 7 days of inception, unless agreed otherwise.

Failure to comply with (a) and (b) will be regarded as an instruction from you to cancel the insurance from inception.

## **Cancellation of Insurance mid-term by Churchill Insurance Consultants R & L Ltd due to default of premium instalments**

If you elect to pay your insurance premium by way of monthly installments through one of our Premium Funders and default on any payment (after representation), we will treat this default as an instruction to cancel your policy and your policy will be cancelled by us from the date of default, unless the unpaid installment is paid within 10 days of the default by way of a bank transfer, credit/debit card or a cleared cheque. You will be notified of any default and given the opportunity to remedy that default before any policy is cancelled.

In the event of you failing to pay the first and/or second installment, all cover will be considered as cancelled from inception (and not from date of default), and any installments paid will be refunded less any fees retained by Churchill Insurance Consultants or our premium finance providers.