



Certificate of Insurance

Raksha Rao
t/a Meal Heal YOU
11 Sleive Bloom Heights,
Rathdowney,
Co Laois

25/11/2025

Member Ref: 7244

Dear Raksha,

We refer to the above and are enclosing your membership certificate of insurance for your review/safe keeping.

We trust that for now you shall find everything to be in order and if you have any questions or queries whatsoever please don't hesitate to call.

Please Note: The policy provides **automatic indemnity** to public authorities, local authorities, companies, firms, individuals or other parties.

"The Indemnity as provided by Sections 2 (Public liability) and 3 (Product liability) extends to indemnify any public authority local authority company firm individual or other party (hereinafter called the Principal(s)) in respect of all sums which the Principal(s) shall become legally liable to pay" ***as per page 7 of the policy document.***

Your insurance is placed with AIG Europe S.A by Cross Insurances Ltd.
Cross Insurances Ltd is regulated by the Central Bank of Ireland.

Honest and Reasonable Care - You are reminded of your obligations under the Consumer Insurance Contracts Act 2019 (Ireland) must answer all of the questions on the completed application form honestly and with reasonable care, failure to do so may be regarded as a Misrepresentation (see Impact of Misrepresentations section). You must either immediately, or as soon as reasonably possible, inform the Insurer if any of the answers or information given in the Completed Application Form is inaccurate or has changed. Further, you must notify the Insurer immediately of changes in its activities during the Period of Insurance, including changing type of activity, any acquisition, establishment or disposal of companies. Failure to do so may be regarded as a Misrepresentation – for full details please refer to the Impact of Misrepresentation section in your policy document. If such change involves an increased risk, the Insurer may amend the premium and the provisions of the insurance.

Yours truly,

Greg Quinn
IOMST



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Cross Insurances Ltd.



Certificate of Insurance Forming part of policy number **LMA41738 7244**

Name of Insured: Raksha Rao t/a Meal Heal YOU

Business Description: Manufacture, sale, supply and delivery (MSSD) including online sale of preprepared meals and ghee.

Period of Insurance: From: 02/12/2025 To: 01/12/2026

Operative Sections

Limit

- | | |
|---|-------------------------|
| 1) Public Liability (any one occurrence) | €13,000,000.00 |
| 2) Products Liability (any one occurrence/any one insurance period) | €13,000,000.00 |
| 3) Employers Liability (any one occurrence) | Not Insured |
| 4) Personal Accident Applicable to Raksha Rao only | See Policy for benefits |

In Respect to Operative Sections one, two and three the policy is subject to €0 excess

- Endorsement 1:** It is hereby noted and agreed that the policy has been extended to include market/event trading, covering one hot food stall/unit/location at any one time.
- Endorsement 2:** It is hereby noted and agreed that other than for the purposes of attending markets/events & operating classes the policy does not extend to cover the use of any own or third-party premises, food prep kitchen, storage unit and the like.
- Endorsement 3:** It is hereby noted and agreed that the policy has been extended to include yoga classes, covering one class operating at any one time. It is hereby noted and agreed that the policy excludes any class activity involving fire/pyrotechnics, use of power tools/sharp bladed implements or any activity in excess of 1.5m in height.
- Endorsement 4:** It is hereby noted and agreed that all third parties providing a service to the insured are to carry their own PL insurance cover.

This Certificate of Insurance is subject to the full terms and conditions and all exclusions, extensions and endorsements of Policy No. LMA41738 issued by the Company.

A Copy of the policy is available by request.

Authorised by:



Date: 25/11/2025

This insurance is underwritten by AIG Europe S.A., an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35 D Avenue J.F. Kennedy, L-1855, Luxembourg, <http://www.aig.lu/>. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, Tel.: (+352) 22 69 11 - 1, caa@caa.lu, <http://www.caa.lu/>.

AIG Europe S.A. Ireland branch has its registered branch office at 30 North Wall Quay, International Financial Services Centre, Dublin 1, D01 R8H7 and branch registration number 908876 and is regulated for conduct of business in Ireland by the Central Bank of Ireland. Contact details of the Central Bank of Ireland are P.O. Box 559, North Wall Quay, Dublin 1, D01 F7X3. Telephone: 1890 77 77 77. Fax: 01 6716561. E-mail: enquiries@centralbank.ie. Web: www.centralbank.ie.

For Queries please contact IOMST on +353 1 8360945