KIDDUSH: Can we eat before reciting Kiddush?

Today is the 8th of Sivan, 5770 (Isru Chag)

Friday evening, once Shabbat has started, we are not allowed to eat anything before reciting Kiddush. If one inadvertently ate before the Kiddush, he must still recite the Kiddush before eating any more.
During the day, however, before the services (Shacharit) begin it is permitted to have some coffee, tea or a very light snack. Some people need this to set their minds at ease in order to pray properly.
After Musaf on the other hand, the rule is the same as at night, one is forbidden to eat or even drink anything before Kiddush.
After Shacharit and before Musaf, however, it is customary in our community to allow people to have a coffee or a tea, even without Kiddush.
If for some reason, one wants to have a full meal before Musaf he has to do the Kiddush. We have this situation during Simchat Torah: due to the "Kavods", the dancing, etc, we have a sandwich before Musaf, so we recite the Kiddush before that.
When we do Kiddush Friday night, the bread should be covered. This is in remembrance of the Man (manna) the heavenly food that the People of Israel ate in the dessert for 40 years, which was covered with a layer of dew both below and above.
Another reason is that if the bread would be left uncovered it will be inappropriate to say a blessing first for the wine and not for the bread. Since bread is man's primary food it should take precedence over wine.
(Adapted from Meam Loez, Book 6)