



Shop, Pub and Restaurant Insurance Policy Schedule

Policy reference	Type of schedule	Date of issue
CHGS3348207XB	New business	23 November 2021

This document is a summary of the insurance you've bought. It includes information you or anyone acting on your behalf provided before we agreed to insure you. This includes details of the cover given, cover limits, the excesses and any changes to the standard policy wording which are specific to your own circumstances.

Please remember that your cover is based on the information that you've given us. We need to ensure you have the right cover now and throughout your cover, so please tell us if anything changes. If you need to make a claim and any of the details you've given us are incorrect, you may not be covered.

References to You or Your include anyone covered under this insurance (e.g family members and business partners).

You should always read this document together with the policy wording.

How to contact Simply Business

Simply Business
Sol House
29 St Katherine's Street
Northampton
NN1 2QZ
UK

T: 0333 014 6683
F: 01604 824399
E: contact@simplybusiness.co.uk

To make a claim, please call 0333 207 0560 or email simplybusiness@cl-uk.com as soon as possible.

If you need to make any changes to your policy, such as adding or removing employees or updating your address, please call 0333 014 6683 or email contact@simplybusiness.co.uk . You can also call us on this number to cancel your policy.

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Premium details	
Annual premium	£480.22
Plus 12.0 % Insurance Premium Tax	£57.63
Total premium	£537.85

Policy details	
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Period of insurance	
From 24 November 2021	Until 23 November 2022
Underwriters	HDI Global Specialty SE and Great Lakes Insurance SE
Schedule version	1
Wording version	1



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Insured details	
Name of insured	Hamayoon Butt Trading As Butts Kiosk
Business description	Newsagents
Risk address	Unit 4A, Riverside Level, Reading
Risk postcode	RG1 2AG
Annual turnover	£200,000
Years trading	Over 5 years

Cover details: Liability	
Cover for	Covered up to
Public & Products Liability	£2,000,000
Employers' Liability	£10,000,000



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Cover details: Property damage	
Cover for	Covered up to
Buildings	Not included
Tenants' improvements	Not included
Contents	£75,000
Stock	£15,000

Cover details: Additional covers (included as standard)	
Cover for	Covered up to
Frozen food	Covered
Glass	£10,000
Goods in transit	Covered up to £10,000 per property cover section selected

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Cover details: Business interruption		
Cover for	Covered up to	Indemnity period
Loss of Revenue	Not included	

Cover details: Money	
Cover for	Covered up to
Non negotiable money	£250,000
On the premises whilst you or any employee is working there, contained in a locked safe on the premises outside business hours or in a bank night safe until removed by a bank official	£5,000
In transit	£2,500
On the premises outside business hours when not contained in a locked safe or at your home or the home of any employee or principal	£500



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Cover details: Other covers	
Cover for	Covered up to
Loss of licence	Not available
Theft by employees	Not available
Portable equipment within the UK	Not available
Terrorism cover	Not available

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Cover details: Excesses	
You will have to pay the first part of any claim. The amount you will have to pay is shown below.	
Public & Products Liability	Excesses
Bodily injury	No excess
Any other claims for damage to third party property	£500
Employers' Liability	Excesses
All claims	No excess
Contents	Excesses
Subsidence	£1,000
Escape of water	£500
Flood	£500
Any other claims	£500
Stock	Excesses
Subsidence	£1,000

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Escape of water	£500
Flood	£500
Any other claims	£500
Frozen food	Excesses
All claims	£250 or if we make a payment under this section, you must pay an excess equal to 20% of the loss suffered in relation any item in any unit which is more than 10 years old
Glass	Excesses
All claims	£250
Goods in transit	Excesses
All claims	£250
Non negotiable money	Excesses
All claims	£100
On the premises whilst you or any employee is working there, contained in a locked safe on the premises outside business hours or in a bank night safe until removed by a bank official	Excesses



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All claims	£100
In transit	Excesses
All claims	£100
On the premises outside business hours when not contained in a locked safe or at your home or the home of any employee or principal	Excesses
All claims	£100

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Endorsements

SC2020a - Sanctions laws Endorsement

The Sanctions condition is also applied to **Your Policy** by the following **Endorsement**, which is incorporated into and forms part of the **Policy**. This has been introduced to all policies and relates to legal sanction, prohibition or restriction under United Nations resolutions.

Sanctions condition

The insurance provided by this Policy is subject to the following clause.

With immediate effect this contract of insurance is subject to sanction, prohibition or restriction under United Nations resolutions. It is a condition of **Your Policy** that **We** will not provide cover, or pay any claim or provide any benefit under **Your Policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us** to any trade or economic sanctions, or violate any laws or regulations of the United Kingdom, the European Union, the United States of America or any other territory.

Notwithstanding the above, **We** will not provide cover, or pay any claim or provide any benefit under **Your Policy** in respect of:

- a. physical assets located in;
- b. provision of cover in respect of any legal entity established in;

Or

- c. the provision of products or services to individuals or organisations domiciled in;
Belarus, Crimea, Cuba, Democratic Republic of Congo, Iran, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Ukraine and Zimbabwe.

62 - Removal of cover - treatment and advice

This **Endorsement** applies to the **Public & Products Liability** section only.

We do not cover liability directly or indirectly due to any:

- 1. treatment or medication;
- 2. advice or certification; or
- 3. other services,

provided by **You** or on **Your** behalf.

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Statements of fact

Please review the facts shown below. You provided this information when requesting your insurance.

If any of these facts are not correct, you might find you're not covered if you have to make a claim.

References to "You" or "Your" include anyone involved in running the business. (e.g. family members and business partners).

The items you sell and services you provide	
Question	Answer provided
You don't sell goods to the USA or Canada.	I agree
You don't have an ATM at the premises.	I agree

Cover options	
Question	Answer provided
Excess protection	Don't include this cover
Excess protection	Don't include this cover
Legal expenses	£100,000
Hospitalisation cash plan	Don't include this cover

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Your premises and surroundings	
Question	Answer provided
Your building has not been affected by flooding.	I agree
Your business building, warehouse, or industrial unit has walls made of brick, stone or concrete and a roof made of slate, tile, concrete or profile metal	I agree
Your business is in a building where no more than 25% of the roof is flat.	I agree
Your business premises, warehouse, or industrial unit will not be left unoccupied or unused for more than 45 consecutive days.	I agree
You don't have more than £5,000 on the premises at any time and amounts over £500 are locked in a safe overnight.	I agree
Your business isn't based in a warehouse or industrial unit.	I agree
Your business isn't located within a covered shopping centre.	I agree
There are no unoccupied flats above your business.	I agree
Windows or skylights that can be reached (either from the ground or via roofs, pipework, or other structures) are locked with a key or are permanently screwed shut.	I agree
The main door to your business is secured by a five-lever mortice deadlock. All other doors are secured by a five-lever mortice deadlock or key-operated security bolts.	I agree



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The front of your premises (including the main entry door) is protected by roller shutter doors when closed or left unattended.	I agree
When your premises is closed or left unattended, it is protected by an intruder alarm, installed and maintained by an industry-approved vendor.	I disagree

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Claims, convictions and potential claims	
Question	Answer provided
You've never had any request for insurance refused or had your insurance cover restricted or cancelled by your insurer.	I agree
You haven't had any claims (whether insured or not) and no one has asked you for compensation in the last 5 years.	I agree
You are not aware of anything that might cause a future claim or request for compensation.	I agree
You've never: <ul style="list-style-type: none">• Been made bankrupt.• Had a receiver or liquidator appointed.• Entered an individual or company voluntary arrangement (IVA or CVA).	I agree
You've never been disqualified from holding a directorship.	I agree
You haven't received a court judgment regarding debt (either as an individual or in connection with a business).	I agree
You haven't been convicted of a criminal offence (other than one that is spent or a minor motoring offence, such as speeding tickets).	I agree