
Shop Policy

Schedule

Policy Number **Date Issued**
001/R09/J0179020/1 15.12.1999

Continuation
Page 5

ENDORSEMENTS

The insurance for these premises is subject to the endorsements shown below:

Additional Rent 0025

The most we will pay under No.12 of section A is increased by £77,820

Including Glass 0048

The cover provided under section A is extended to include:

- (a) accidental breakage of fixed glass in windows, doors, showcases, counters and shelves for which *you* are responsible
- (b) accidental breakage of fixed sanitaryware

in the saleshop *premises*.

- (c) the cost of boarding up until the broken glass is replaced
- (d) *damage* to frames and framework of any description and the cost of removing or replacing any trade contents which may have to be removed to replace the glass. The most we will pay is £500.

The following is not insured:

- (a) silvering, lettering, bending or ornamenting glass in excess of £500 any one loss
- (b) breakage of cracked or scratched glass
- (c) *damage* resulting from repairs or alterations to the *premises*
- (d) the first £250 of each and every loss.

The most we will pay is the cost of replacing broken glass with glass of similar quality or as otherwise recommended by the British Standard Code of Practice BS.6262, or the cost of replacing fixed sanitaryware.

Occupation of Premises 0165

We have noted that your *premises* are occupied as a Cafe (Licensed).

Minimum Security Standard - Level One 0170

Damage caused by theft or attempted theft is not insured unless devices for the security of the *premises* are installed in accordance with the following Specification and all such devices are put into full and effective operation at night and whenever the saleshop *premises* are closed for business or left unattended:

Specification

- 1 All external doors of the *buildings* occupied by *you* together with internal doors which give access to any part of the *buildings* not occupied by *you* must be fitted and secured with one of the following:
 - i) a mortice deadlock with matching boxed striking plate or a rim lock, which in either case conforms to BS3621:1980 Specification for Thief Resistant Locks
 - ii) a five (or more) lever close shackle padlock and locking bar
 - iii) in the case of aluminium or UPVC framed doors, an integral cylinder operated swingbolt mortice lock
 - iv) an alternative form of lock or locking system of at least similar quality and strength to BS3621:1980 which is approved by *us* in writing.