

Shop, Pub and Restaurant insurance policy schedule



Policy reference	Reason for issue	Date of issue
MQSH286231XB	New business	20 March 2015

This document is an outline of your cover. It includes your details, details of the property you have insured, the cover given, the cover limits, the excesses and any changes to the standard policy wording specific to your own circumstances.

Please remember that your cover is based on the information that you have given us. If anything you have told us changes before your policy starts, or while your policy is in place, then you need to tell us. This helps us ensure you have sufficient cover.

You should always read this document in conjunction with the policy wording.

How to contact us

To **amend or cancel** your policy, please contact Simply Business.

Simply Business
Suite 401, Sol House
29 St Katherine's Street
Northampton NN1 2QZ

T: 0845 072 3355
F: 0845 450 9958
E: contact@simplybusiness.co.uk

To make a claim, please call 0845 604 9848 or email simplybusiness@cl-uk.com as soon as possible.

Premium details

Annual premium	£160.00
Plus 6.0 % Insurance Premium Tax	£9.60
Total premium	£169.60

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Policy details

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Period of insurance	From 22 March 2015 00:00 Until 21 March 2016 23:59
Underwriters	QBE Insurance (Europe) Limited and AXA Insurance UK PLC
Schedule version	1

Insured details

Name of insured	Bargains R Us
Insured address	9 Hargrave Place, London
Insured postcode	N7 0BP
Business description	Clothing Shop
Turnover	£25,000
Experience	I've not started yet

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Cover details: Liability

Cover for	Covered up to
Public Liability	£2,000,000
Employers' Liability	Not covered

Cover details: Property damage

Cover for	Covered up to
Main building	Not covered
Tenants' improvements	Not covered
Stock	Not covered
Contents	Not covered

Cover for	Covered up to
Frozen food	Not covered
Shop front	Not covered
Additional glass coverage	Not covered

Cover details: Business interruption

Cover for	Covered up to	Maximum indemnity period
Loss of income	Not covered	-

Cover details: Money and assault

Cover for	Covered up to
Stamped National Insurance cards, crossed cheques, money orders, postal orders, bankers drafts, warrant certificates, premium national savings, franking machine impressions credit, savings bonds, company sales vouchers, VAT invoices	Not covered
Contained in a locked safe on the premises outside business hours	Not covered
On the premises whilst you or any employee is working there, in transit or in a bank night safe until removed by a bank official	Not covered
On the premises outside business hours or at your home or the home of any employee or principal	Not covered

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Cover details: Goods in transit

Cover for	Covered up to
Transit	Not covered

Cover details: Loss of licence

Cover for	Covered up to
Loss of licence	Not available

Cover details: Theft by employee

Cover for	Covered up to
Theft by employees	Not available

Cover details: Property away from the business premises

Cover for	Covered up to
Portable equipment within the UK	Not available

Cover details: Terrorism

Terrorism cover is not available

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Cover details: Excesses

You'll have to pay the first part of any claim - This is known as the 'excess'. The excess for each claim type is shown below.

Property damage	Excess
Subsidence	£1,000
Escape of water from any tank, apparatus or pipe	£500
Flood	£500
Goods in transit	No excess
Frozen food	No excess

Any other claim for damage to your	Excess
Property	£500
Stock	£500
Tenants' improvements	£500
Contents	£500

Public Liability	Excess
Bodily injury to a third party	No excess
Damage to third party property	£500

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Endorsements

LI116 - Treatment and professional indemnity exclusion

The following is added to Part 2 Liability Section:

We will not provide indemnity in respect of professional error, omission, or neglect in any

- 1 treatment or medication
- 2 advice or certification
- 3 other services

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

Statements of fact

These statements, and all information you or anyone acting on your behalf provided before we agreed to insure you, are incorporated into and form the basis of the policy.

By accepting this insurance you confirm that the facts stated below are correct. If anything in these statements is 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

- ✓ You don't sell goods to the USA or Canada.

Your premises and surroundings

- ✓ Your business isn't based in a warehouse or industrial unit.

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Claims, convictions and potential claims

- ✓ You've never had any request for insurance refused or had your insurance cover restricted or cancelled by your insurer.
- ✓ You haven't had any claims (whether insured or not) and no one has asked you for compensation in the last 5 years.
- ✓ You are not aware of anything that might cause a future claim or request for compensation.
- ✓ You've never:
 - Been made bankrupt.
 - Had a receiver or liquidator appointed.
 - Entered an individual or company voluntary arrangement (IVA or CVA).
- ✓ You haven't received a court judgment regarding debt (either as an individual or in connection with a business).
- ✓ You haven't been convicted of a criminal offence (other than one that is spent or a minor motoring offence, such as speeding tickets).