# Commercial Combined Certificate

It is essential that you make fair presentation of the risk that should include a full and unrestricted disclosure including every material fact and circumstance (a material fact or circumstance is material if it would influence the judgement of the Underwriter when considering whether to accept the risk and/or the assessment of the terms, conditions or premium which should be applied).

If you are unsure in any way that your disclosure is complete you should check with your insurance advisor.
In the event you fail to make a full unrestricted disclosure Underwriters may refuse to pay your claim, pay only part of your claim, and/or void your policy.

This statement will be considered together with the presentation of risk that you and your insurance advisor have provided to the Underwriter.

If the answers or information you have provided change during the period of insurance you should notify your insurance advisor as soon as reasonably possible as Underwriters may be unable to continue with cover.

## SCHEDULE

| | |
|---|---|
| Agent: | **Howden UK Brokers Limited (Farnborough)** |
| Agent Reference: | |
| Quotation Number: | **AD2311/717306/012024** |
| Certificate Number: | **CEQ464043/2024** |
| The Insured: | **20 Ghost Club Limited** |
| Correspondence Address: | **Norton Green House 80, Norton Green Lane** |
| | **Solihull** |
| | **Solihull** |
| | **B93 8PJ** |
| Product: | **Commercial Combined** |
| Period of Insurance: | **Commencing 00:00:00 on the 01/02/2024 to 23:59:00 on the 31/01/2025** |
| Sums Insured: | **As per attached schedule** |
| Excesses: | **As per attached schedule** |
| Premium: | **£ 353.00** |
| Terrorism Premium: | **£ 0.00** |
| Legal Expenses Premium: | **£ 0.00** |
| I.P.T: | **£ 42.36** |
| Fee: | **£ 20.00** |
| Total Premium: | **£ 415.36** |
| Special condition(s): | **As per attached schedule** |

Authorised Signatory

Signed in Dudley, West Midlands for and on behalf
of those Underwriters subscribing to this certificate

Dated this 30/01/2024

**IMPORTANT NOTICE - Please check this Policy very carefully**

**Insurer Details - Please Note:**
This insurance is provided by Ascot Syndicate 1414 at Lloyds.

This is to certify that authorisation has been granted to Commercial Express Quotes Ltd under Binding Authority Agreement number B6022PK24RQ466C4X.

# Sums Insured Property Schedule

**Premises Covered:**

1. Norton Green House 80, Norton Green Lane, Solihull, B93 8PJ

Norton Green House 80, Norton Green Lane, Solihull, B93 8PJ

**Business Description:** Vehicle Owners Club (251 to 350) ex Parts Products Cover

| **Buildings and Contents** | **Sum Insured** |
|---|---|
| Buildings | £0 |
| Subsidence, Landslip or Heave | No |
| Loss of Rent (Payable) | £0 |
| Indemnity Period | 12 Months |
| Machinery, plant and all other contents | £0 |
| Computers and Electronic Office Equipment | £0 |
| General Stock | £0 |
| Wines & Spirits | £0 |
| Tobacco | £0 |
| Tenants Improvements | £0 |
| Non-Ferrous Metal Stock | £0 |
| Stock in the Open | £0 |
| Section Excess (excluding subsidence) | £250 |
| Subsidence Excess | £1,500 |
| Work Away Excess | £0 |
| Products/Premises Excess | £0 |

| **Business Interruption** | **Sum Insured** |
|---|---|
| Loss of Rent (Receivable) | £0 |
| Gross Profit/Revenue | £0 |
| Indemnity Period (months) | 12 Months |
| Section Excess | £0 |

| **Book Debts** | **Sum Insured** |
|---|---|
| Outstanding Debit Balances | £0 |
| Section Excess | £0 |

| **All Risks** | **Sum Insured** |
|---|---|
| Laptops | £0 |
| Total Number of Laptops | 0 |
| Laptop All Risks Location | UK |
| Mobile Phones | £0 |
| Total Number of Mobile Phones | 0 |
| Mobile Phone All Risks Location | UK |
| Portable Hand Tools | £0 |
| Total Number of Portable Hand Tools | 0 |
| Portable Hand Tools All Risks Location | UK |
| Other items - UK | £1,000 |
| Section Excess | £250 |

## Glass

| Glass | Sum Insured |
|---|---|
| Glass & Signs | £0 |
| Section Excess | £100 |

## Money and Personal Injury

| Money and Personal Injury | Limits |
|---|---|
| Money in premises during business hours or in transit or in bank night safe | £3,000 |
| Money in locked safe or strongroom outside business hours | £3,000 |
| Money in premises outside business hours not in locked safe or strongroom | £200 |
| Money in PDH of Insured, Director, Partner or Authorised Employee | £350 |
| Gaming, amusement or vending machines | £300 |
| Custody & Control of Collectors | £250 |
| Transit by registered post | £250 |

## Personal Assault Extension

| | |
|---|---|
| Death or permanent total disablement | £10,000 |
| Temporary total disablement (per week) | £100 |
| Section Excess | £100 |

## Goods in Transit

| Goods in Transit | Sum Insured |
|---|---|
| Limit in any one owned vehicle | £0 |
| Section Excess | £250 |

## Deterioration of Stock

| Deterioration of Stock | Sum Insured |
|---|---|
| Deterioration of Stock | £0 |
| Section Excess | £100 |

## Loss of Licence

| Loss of Licence | Sum Insured |
|---|---|
| Loss of Licence | £0 |
| Section Excess | £0 |

## Personal Accident

Not Included

## Terrorism Cover

Not Included

## Legal Expenses Cover

Not Included

## Interested Party

None

## Special Conditions

None

## Special Conditions for all locations

Products Liability Exclusion

Electronic Risk Exclusion

Section 9 Public Liability - Communicable Disease Exclusion

CP46 - Stillage

Section 10 Products Liability - Communicable Disease Exclusion

L2 - Manual Work Away Exclusion

Bona Fide Sub- Contractors Clause

Communicable Disease Exclusion

Electronic Risk Exclusion

L28 - USA and Canada Products Exclusion

Your Right to Cancel – Amendment

Vehicle Owners Club Endorsement

## Policywide Coverage specific to all Locations:

| Employers Liability | Limits of Indemnity |
|---|---|
| Not Included | |

| Public Liability | Limits of Indemnity |
|---|---|
| Public Liability | £5,000,000 |

| Products Liability | Limits of Indemnity |
|---|---|
| Product Liability | £5,000,000 |

# SPECIAL CONDITIONS

**Address of property with special condition included**

**Policywide Conditions specific to all Locations**

## Products Liability Exclusion

The UNDERWRITERS shall not indemnify the INSURED under SECTION 10 - PRODUCTS LIABILITY of this Policy.

## Electronic Risk Exclusion

The Electronic Data Exclusion is deleted and replaced by the following Electronic Risk Exclusion

Electronic Risk Exclusion

4) Notwithstanding any provision to the contrary within this policy or any Endorsement thereto, this policy excludes all loss, Damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any:
c) loss of, alteration of, or Damage to or a reduction in the functionality, availability or operation of a Computer System, unless subject to the provisions of paragraph 2)
d) loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data unless subject to the provisions of paragraph 3).

5) Notwithstanding paragraph 1) above, and subject to all terms, Conditions and Exclusions of this policy or any Endorsement thereto, this policy covers Damage to Property insured under this policy and any consequential loss directly resulting therefrom where such Damage is directly occasioned by any of the Listed Perils as described below.

6) Notwithstanding sub paragraph 1) b) above, in the event that hardware or the Data storage device of a Computer System insured under this policy sustains Damage caused by a Listed Peril , which results in Damage to or loss of Data stored on that hardware or the Data storage device, then the Damage to or loss of such Data shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost Data shall only be the costs of reproducing Data if such costs are indemnified under this policy . Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such Data, but does not include the value of the Data to You or any other party even if such Data cannot be recreated, gathered or assembled.

For the purposes of this Exclusion the following Definitions apply:

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

Listed Peril means fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow.

## Section 9 Public Liability - Communicable Disease Exclusion

EXCLUSIONS TO THE PUBLIC LIABILITY SECTION

Communicable Disease Exclusion
(15) The Insurers will not be liable under this section in respect of:
a) Any claim for damages in respect of Bodily Injury or Damage arising directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

Section Definition
Communicable Disease
1) Coronavirus being
a) Any coronavirus or
b) Any disease caused by any coronavirus; or
c) Any mutation or variation of any coronavirus or of any disease caused by any coronavirus
2) Any other infectious disease in humans which has been determined or declared to:
a) Constitute a Public Health Emergency of International Concern under the International Health Regulations (2005) (as amended or replaced from time to time) and/or:
b) An outbreak identified as a major health incident in the United Kingdom, for which a scientific Advisory Group for Emergencies has been activated by the Cabinet office Briefing Room.

## CP46 - Stillage

It is a condition precedent to liability that in respect of Damage by water all stock is stored at least 15 centimetres above floor level.

## Section 10 Products Liability - Communicable Disease Exclusion

EXCLUSIONS TO THE PRODUCTS LIABILITY SECTION

Communicable Disease Exclusion
(15) The Insurers will not be liable under this section in respect of:
b) Any claim for damages in respect of Bodily Injury or Damage arising directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

Section Definition
Communicable Disease
1) Coronavirus being
d) Any coronavirus or
e) Any disease caused by any coronavirus; or
f) Any mutation or variation of any coronavirus or of any disease caused by any coronavirus
2) Any other infectious disease in humans which has been determined or declared to:
c) Constitute a Public Health Emergency of International Concern under the International Health Regulations (2005) (as amended or replaced from time to time) and/or:
d) An outbreak identified as a major health incident in the United Kingdom, for which a scientific Advisory Group for Emergencies has been activated by the Cabinet office Briefing Room.

## L2 - Manual Work Away Exclusion

Insurers shall have no liability under this Policy to provide any indemnity or benefit for any legal liability under Sections 8 or 9, directly or indirectly resulting from or in consequence of manual work undertaken away from the Insured's premises other than delivery and collection.

## Bona Fide Sub- Contractors Clause

It is warranted by the Insured that all sub-contractors that they engage maintain employers' liability and public liability policies that provide:

- Employers' liability coverage with a limit of indemnity of not less than £10,000,000 any one occurrence

- Public liability coverage with an indemnity limit of not less than the limits provided by this policy

- An indemnity to the Insured as principal

It is further warranted by the Insured that they do not assume by agreement any liability or potential liability that would not have attached to them in the absence of such agreement, including but not limited to, the assumption of any liability or potential liability on behalf of any bona fide sub-contractor, or the waiver of any rights of recourse against any bona fide sub-contractor.

## Communicable Disease Exclusion

Not applicable to Employers Liability Section, Public Liability Section and Products Liability Section if insured by this Policy

1) Notwithstanding any provision to the contrary in this insurance, this insurance excludes coverage for any loss, Damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with:
a) a Communicable Disease; or
b) the fear or threat (whether actual or perceived) of a Communicable Disease
regardless of any other cause or event contributing concurrently or in any other sequence thereto.

The above exclusion includes, without limitation to the scope of the foregoing:
1. any cost to clean up, detoxify, remove, monitor or test:
a) for a Communicable Disease; or
b) any Property insured hereunder that is affected by such Communicable Disease,
and
2. any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any Communicable Disease.

2) However, paragraph 1) shall not apply to physical loss or destruction of, or Damage to, Property and any resulting consequential loss, to the extent that You establish that such physical loss, destruction or Damage was directly caused by:
a) Terrorism (as defined in this policy), or
b) a Listed Peril as described below
where specifically insured by this insurance.

All other terms, Conditions and Exclusions of the insurance remain the same.
For the purposes of this Exclusion the following Definitions apply:

Communicable Disease means any type of disease or illness which can be transmitted by means of any substance or agent from any organism to another organism where:

1) the substance or agent includes, but is not limited to, any pathogen, virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
2) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas, or between organisms, and
3) the disease, illness, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property of any type.

Listed Peril means one of the following perils if specifically insured by this insurance:
Fire (howsoever caused); lightning; explosion; aircraft and aerial devices dropped from them; riot; civil commotion; strikers; damage caused by malicious persons; windstorm; rainstorm; hail; tornado; cyclone; typhoon; hurricane; earthquake; subterranean Fire, flood (howsoever caused); freeze; ice storm; weight of snow or ice; avalanche; meteorite or asteroid impact; landslip; landslide; mudslide; escape of water, oil or hydraulic fluid from any tank, apparatus or pipe; sprinkler leakage; impact by any road vehicle or animal; theft or attempted theft; mechanical or electrical breakdown; subsidence; heave; implosion; or collapse

## Electronic Risk Exclusion

The Electronic Data Exclusion is deleted and replaced by the following Electronic Risk Exclusion

Electronic Risk Exclusion

1) Notwithstanding any provision to the contrary within this policy or any Endorsement thereto, this policy excludes all loss, Damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any:
a) loss of, alteration of, or Damage to or a reduction in the functionality, availability or operation of a Computer System, unless subject to the provisions of paragraph 2)
b) loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data unless subject to the provisions of paragraph 3).

2) Notwithstanding paragraph 1) above, and subject to all terms, Conditions and Exclusions of this policy or any Endorsement thereto, this policy covers Damage to Property insured under this policy and any consequential loss directly resulting therefrom where such Damage is directly occasioned by any of the Listed Perils as described below.

3) Notwithstanding sub paragraph 1) b) above, in the event that hardware or the Data storage device of a Computer System insured under this policy sustains Damage caused by a Listed Peril , which results in Damage to or loss of Data stored on that hardware or the Data storage device, then the Damage to or loss of such Data shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost Data shall only be the costs of reproducing Data if such costs are indemnified under this policy . Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering or assembling such Data, but does not include the value of the Data to You or any other party even if such Data cannot be recreated, gathered or assembled.

For the purposes of this Exclusion the following Definitions apply:

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

Listed Peril means fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow.

## L28 - USA and Canada Products Exclusion

Insurers shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of any products supplied, including products supplied prior to the inception of this insurance which the Insured knows, or could have reasonably been expected to know, would be used within the United States of America or Canada.

## Your Right to Cancel – Amendment

The section in the policy wording entitled “Your Right to Cancel” is amended to read:

You may cancel the policy within 14 days of the inception of the contract or the day on which you receive the policy document.
The Insured may cancel this Policy at any time by giving the Underwriters written notice and in such event the Underwriters will return a percentage of the premium and tax paid for the current Period of Insurance in accordance with the table below subject to:

1. No claims having been made and no incidents having arisen that could result in a claim under this policy.
2. A minimum premium of £25 plus Insurance Premium Tax and any Policy Fee in full being retained by the Underwriters

The table and all other terms remain unchanged.

## Vehicle Owners Club Endorsement

Defamation – Extension
For the purposes of this policy, Defamation is defined as "Libel, slander, trade libel, product disparagement, or malicious falsehood".
Under Section 9 – Public Liability, We will pay in total for Defamation up £250,000 for each claim, up to the limit for this section as detailed in the Policy Schedule for any one Period of Insurance.
We will not pay the first £500 of any claim for Defamation.

Money and Personal Injury – Deductible Amendment
Under Section 6 – Money and Personal Injury, the Deductible is amended £25 and not as stated in the Policy Schedule.

All Risks – Deductible Amendment
Under Section 4 – All Risks On Specified Items, the Deductible is amended £50 and not as stated in the Policy Schedule.

Products Liability – Cover Restriction
Under Section 10 – Products Liability, cover is restricted to the sale, supply, and distribution of the following:

- Clothing and jewellery (excluding any item to be worn in a piercing);
- Books, posters, magazines, DVDs, CDs, and cassettes;
- Models;
- The following branded items:
  - Writing pads, pens, and pencils;
  - Key rings;
  - Umbrellas;
  - Car Covers;
  - Coasters and table mats;
  - Mouse pads;
  - Mugs and glassware;
  - Plaques, trophies, and awards;
  - Luggage;
  - Picnic hampers and rugs;
  - Car badges, licence holders, and stickers.

Motor Racing – Exclusion
Under all sections of this Policy, the use of any vehicle on a race track, or for any race, pace-making, trial, test, demonstration, race track driver training or testing, whether organised or not, is excluded.

All Risks and Money – Cover Restriction
Under Section 4 – All Risks on Specified Items and Section 6 – Money and Personal Injury, We will not pay any claim for Damage away from the Premises unless the Specified Item or Money is in Your care, custody, or control; or otherwise secured in a locked hotel room, safe, or vehicle, or other secure location.

Fundraising Activities and Events – Cover Extension
Under Section 9 – Public Liability, cover is extended to include any fundraising activities organised by You, within the Geographical Limits, including:

- Clerical work;
- Exhibitions, fairs, or fetes;
- Sponsored walks or drives
- Charity dinners, luncheons, or quizzes;
- Family fun days;
- Car shows

The following activities are excluded:

- Any activity involving the movement of mechanically propelled vehicles;
- Mechanically driven rides;
- Playground or inflatable equipment;
- Any activity involving heat, open flames, or weapons;
- Extreme or high-demand sports (including, but not limited to, winter sports, endurance sports, strength tests, gymnastics or trampolining, mountaineering or caving, any contact sport, equestrian activities, or aerial activities including bungee jumping).

# Proposal / Statement of Fact

**IMPORTANT NOTICE: Please check this proposal/statement of fact for insurance very carefully.**

## Insured

It is essential that you make fair presentation of the risk that should include a full and unrestricted disclosure including every material fact and circumstance (a material fact or circumstance is material if it would influence the judgement of the Underwriter when considering whether to accept the risk and/or the assessment of the terms, conditions or premium which should be applied).

If you are unsure in any way that your disclosure is complete you should check with your insurance advisor.

In the event you fail to make a full unrestricted disclosure Underwriters may refuse to pay your claim, pay only part of your claim, and/or void your policy.

This statement will be considered together with the presentation of risk that you and your insurance advisor have provided to the Underwriter.

If the answers or information you have provided change during the period of insurance you should notify your insurance advisor as soon as reasonably possible as Underwriters may be unable to continue with cover.

| | |
|---|---|
| Are you the holding broker? | Yes |
| Current Insurer? | Hiscox |
| Please advise the renewal date of this risk (DD/MM/YYYY) | 08/01/2024 |
| Name of the insured including any trading name | 20 Ghost Club Limited |

**Address for correspondence for the Insured:**

Norton Green House 80, Norton Green Lane
Solihull
Solihull
B93 8PJ

**Address from where the Insured trades:**

**Norton Green House 80, Norton Green Lane, Solihull, B93 8PJ**

**Please answer the following questions in respect of the premises the insured trades from.**

| | |
|---|---|
| What year did the Insured start trading at these premises? (YYYY)<br>(This will calculate a no claims bonus) | 2019 |

## Insured Property

**The premises of the Business being proposed;**

| | |
|---|---|
| a) were built after 1700? | Yes |
| b) is not left unoccupied for periods of more than 30 days? | Yes |
| c) is in a good state of repair? | Yes |
| d) is built of brick, stone or concrete and roofed entirely of non-combustible materials? | Yes |
| e) has a felt flat roof? | No |
| f) has listed building status? | No |
| g) do the buildings, garages and outbuildings have any internal or external composite panels? | No |
| h) is a converted mill? | No |
| i) is undergoing structural alteration or conversion? | No |
| j) has an electrical certificate been issued by an NICEIC approved electrical contractor within the last 5 years that covers the fixed electrical installation at the premises? | Yes |
| k) the property is unheated or heated by fixed mains fed heating systems only? | Yes |

| | |
|---|---|
| l) are fire extinguishers fitted to scale and maintained under contract? | Yes |
| m) is there any kind of sprinkler system? | No |

**Has the property ever suffered from;**

| | |
|---|---|
| a) flooding or is in an area troubled by flooding? | No |
| b) subsidence, landslip or heave? | No |

## Use of the insured property

**Please answer the following questions in respect of the property use**

| | |
|---|---|
| Is the insured the sole occupant of the property? | Yes |
| Is any machinery, or are any trade processes carried out whilst the premises are unattended? | No |

**Interested Parties**

| | |
|---|---|
| Does the insured need to note an interested party on the policy? | No |

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**Trade**

| | |
|---|---|
| Select the trade of the tenant | Vehicle Owners Club (251 to 350) ex Parts Products Cover |
| The trade above does not exactly match and/or there is other trade related information that should be referred? | No |
| Work Away Excess | £0 |
| Products/Premises Excess | £0 |

**Security**

**Please provide details about the security at the premises to be insured.**

| | |
|---|---|
| Security at the premises meets the following minimum requirements? | Yes |

(1) Minimum Security Condition

It is a condition precedent to liability that the following minimum security is installed at the Premises and maintained in efficient working order while the Policy remains in force.

(a) All external doors at the Premises and any internal doors which give access to any part of the building not occupied by the Insured must be of solid construction and fitted with a mortise deadlock conforming to British Standard 3621

Where the doors are double leaf in addition to the said mortise deadlock the first closing leaf must be fitted with internal flush or mortise rack bolts at the top and bottom ofthe leaf

Any outward opening doors should in addition to the above have each hinge fitted with a hinge bolt

(b) All accessible opening windows fanlights and skylights including those accessible from decks roofs fire escapes or downpipes must be fitted with key operated window locks except those opening windows protected by solid steel bars grilles expanded metal or weld mesh

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**Roller Shutters:**

| | |
|---|---|
| Are all external doors and accessible windows protected by roller shutters? | No |

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**Alarms:**

| | |
|---|---|
| Is there an intruder alarm installed? | Yes |
| What is the method of signalling? | Bells Only |
| Was the alarm installed by, and is annually maintained by a NSI or SSAIB approved company? | Yes |
| Police Response type? | No police response |

**Additional Security Features:**

| | |
|---|---|
| 24 Hour Security Patrol | No |
| CCTV (Recorded) | No |
| CCTV (Monitored 24/7) | No |
| Are there any additional security features not mentioned above? | No |

# Cover Required

**The standard policy includes coverage for Fire and Named Perils, Accidental Damage and Theft**

**Buildings and Contents**

**Buildings**

| | |
|---|---|
| Buildings, including landlords fixtures & fittings | £0 |
| Do you require subsidence, landslip or heave? | No |
| Loss of Rent (payable) | £0 |
| Indemnity Period | 12 Months |

**Contents**

| | |
|---|---|
| Machinery, plant and all other contents | £0 |
| Computer & Electronic Office Equipment | £0 |
| General Stock including Goods in Trust (Excluding Wine & Spirits and Tobacco) | £0 |
| Wines & Spirits | £0 |
| Tobacco | £0 |
| Tenant's Improvements | £0 |
| Non-Ferrous Metal Stock | £0 |
| Stock in the Open | £0 |

**Business Interruption**

| | |
|---|---|
| Estimated Gross Profit/Revenue | £0 |
| Indemnity Period | 12 Months |
| Loss of Rent (Receivable) | £0 |

**Book Debts**

| | |
|---|---|
| Book Debts | £0 |

**Business All Risks**

| | |
|---|---|
| Laptops total sum insured | £0 |
| Total Number of Laptops | 0 |
| Laptop All Risks Location | UK |

**Single Article Limit for Laptops is £2,500**

| | |
|---|---|
| Portable Hand Tools total sum insured | £0 |
| Total Number of Portable Hand Tools | 0 |
| Portable Hand Tools All Risks Location | UK |

**Single Article Limit for Portable Hand Tools is £2,500**

| | |
|---|---|
| Mobile Phones total sum insured | £0 |
| Total Number of Mobile Phones | 0 |
| Mobile Phone All Risks Location | UK |

**Single Article Limit for Mobile Phones is £2,500**

| | |
|---|---|
| Other items total sum insured | £1,000 |
| Total number of other items | 0 |
| Other items All Risks location | UK |

**Glass**

| | |
|---|---|
| Glass and Signs | £0 |

**Money and Personal Injury**

| | |
|---|---|
| In the premises during business hours or in transit or bank night safe | £3,000 |
| In a locked safe or strong room | £3,000 |
| In the premises outside business hours | £200 |
| In the private dwelling or domestic living quarters of the insured, director, partner or authorised employee | £350 |
| In gaming amusement or vending machines | £300 |
| In the custody and control of collectors | £250 |
| In transit by registered post | £250 |

**Personal assault extension**

| | |
|---|---|
| a) Death or permanent total disablement | £10,000 |
| b) Temporary total disablement (per week) | £100 |

**Goods in Transit**

| | |
|---|---|
| Limit in any one owned vehicle | £0 |
| Number of vehicles operated (maximum 5)? | 0 |
| Do you require cover whilst in haulier's vehicles? | No |

**Deterioration of Stock**

| | |
|---|---|
| Deterioration of Stock | £0 |

**Loss of Licence**

| | |
|---|---|
| Loss of Licence | £0 |

**Personal Accident Cover**

| | |
|---|---|
| Is cover required for Personal Accident? | No |

## Optional Covers

The Commercial Combined policy can be extended further by the purchase of Legal Expenses Insurance.

**Legal Expenses Insurance - GPB60.00 + IPT**

- Employment tribunals up by over 65% in 3 years to just under 190,000 per annum
- 24/7 helpline with legally trained staff to advise on employment issues
- Follow advice to be protected against the costs of representation in a tribunal and any damages awarded against you
- Professional help with Tax, VAT, PAYE or NIC disputes
- Comprehensive range of additional covers including Property and Licence Protection

| | |
|---|---|
| The product is underwritten by Ageas Insurance Ltd | Not Included |

**Terrorism**

| | |
|---|---|
| Is cover required for Terrorism? (not available in Northern Ireland) | No |

## Liability, Disclosure and Claims

### Employers Liability

| | |
|---|---|
| Is cover required for Employer's Liability? | No |

### Public & Products Liability

| | |
|---|---|
| Limit of Indemnity | £5,000,000 |
| Please provide annual turnover | £0 |
| Does the client design, provide any advice or prepare specifications for any products supplied? | No |
| Do you maintain rights of recourse/recovery against any manufacturer ? | Not Applicable |

### Policy Level Liability Cover

| | |
|---|---|
| Any turnover to United States of America or Canada? | No |
| Please provide annual payments to Bona-Fide Subcontractors | £0 |
| Do any employees work on, manufacture or sell products used in aircraft, spacecraft, marine craft, offshore, in nuclear installations, in safety critical parts, motor vehicles or railways? | No |
| Are any products supplied to the aviation, marine or automotive industries, intended for supply to supply to the Ministry of Defence or any part that may be considered safety critical? | No |

## Disclosure

### Has the insured;

| | |
|---|---|
| a) ever had insurance cover refused or cancelled or special terms imposed? | No |
| b) or insured family member ever been convicted or cautioned with any criminal offence, other than driving offences? | No |
| c) ever had any claims or incidents at these or any other premises in the last 5 years? | No |
| d) ever been declared bankrupt or been the subject of any winding up petition or order in this or any previous business? | No |
| e) ever been prosecuted under the Health & Safety at Work act? | No |
| f) have any County Court Judgements or any arrangements with creditors outstanding? | No |

### Additional Information

| | |
|---|---|
| Any further information or material facts you should or would like to advise Underwriters? | No |

[X] I can confirm I have read and understood all questions relating to this quotation