

## Package Combined Policy Schedule

Policy Number: R&QPAK0001417

Agent Details:  
Bennett Gould & Partners Ltd

Agency Reference:  
James Miller

Please read this policy schedule in conjunction with the policy booklet in full and contact the insurance broker or intermediary who you arranged this insurance with should you have any queries or if any aspect of the policy does not meet your requirements. Please keep this schedule safely with your policy document.

Name of Insured	The Little Health Store Ltd trading as The Organic Food Store
Risk Address	Unit 20 Chadkirk Industrial Estate Vale Road Romiley STOCKPORT
Post code	SK6 3NE
Business Description	Grocers

Key Information	
Policy Number	R&QPAK0001417
Broker Reference	James Miller
Date of Issue	26 April 2016
Effective Date	31 March 2016
Renewal Date	31 March 2017
Period of Insurance	31 March 2016 to 30 March 2017
Insurance Premium	£394.63
Insurance Premium Tax	£37.51
Policy Fee to R&Q	£0.00
Total Amount Payable	£432.14
Transaction Type	Renewal
Policy Version Number Reference	January 2016

INSURANCE IS PROVIDED BY THIS CERTIFICATE DURING THE PERIOD OF INSURANCE STATED ABOVE ONLY IN RESPECT OF THOSE SECTIONS WHERE THE WORD 'INSURED' IS SHOWN.  
WHERE THERE IS NO INSURANCE THE WORDS 'NOT INSURED' ARE SHOWN.

AUTHORISED SIGNATURE:



DATE:

26 April 2016

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Section 1 - Property Damage Unit 20, Chadkirk Industrial Estate Vale Road, Romiley, STOCKPORT, SK6 3NE		INSURED
Description	Sums Insured	Excess
o Buildings	£0	£250*
o Machinery & Plant	£10,000	£250*
o Electronic Business Equipment	£0	£250*
o Handtools	£0	£250*
o Stock	£10,000	£250*
o Non Ferrous Metals	£0	£250*
o Theft Cover	INSURED	£250
o Subsidence Cover	NOT INSURED	£1000
Property section total	£20,000	
* £250 policy excess does not apply in respect of claims resultant from the perils of Fire, Lightning, Aircraft, Explosion, Riot, Civil Commotion, Strikes, Locked out workers or persons taking part in Labour Disturbances, Earthquakes or Sprinkler Leakage		

Section 2 - Business Interruption Indemnity Period of 24 Months		INSURED
Description	Sums Insured	Excess
o Gross Profit	£250,000	
o Book Debts	£50,000	
o Unspecified Suppliers	£100,000 or 10%*	
o Unspecified Customers	£100,000 or 10%*	
o Prevention of Access	£100,000 or 10%*	
o Contract Sites	£100,000 or 10%*	
o Storage Sites	£100,000 or 10%*	
o Infectious Diseases	£100,000 or 10%*	
o Failure of Supply	£100,000 or 10%*	
o Transit	£100,000 or 10%*	
o Public Utilities	£100,000 or 10%*	
o Essential Employees	£100,000 or 10%*	
o Theft Cover	INSURED	
o Subsidence Cover	NOT INSURED	
*of sum insured whichever is least		

Section 3 - Goods in Transit		INSURED
Description	Sums Insured	Excess
o Vehicle Post and Rail Limit	£10,000	£100
o Vehicle Post and Rail Limit - High Risk Stock*	£1,000	£100
o Expenses a) Removal of Debris b) Transferring Property c) Reloading vehicles d) Re-securing Property	Limit a, b, c & d - £5,000	£100
* Non Ferrous Metal, designer and fashion clothing, Leather and Fur Goods, Watches, Power Tools, Wines, Spirits and Tobacco, Object D'art, Audio and Visual, CDs, DVDs and mobile phones.		

Section 4 - Money and Assault		INSURED
Description	Limit of Liability	Excess
o Non Negotiable Money	£250,000	
o In Transit	£5,000	
o Safe Limits (Unspecified)	£1,000	
o On Premises during Business Hours	£5,000	
o On Premises out of Business Hours	£250	
o In Private Dwelling	£250	
o Death, Loss of Limb, Loss of Sight and Permanent Total Disablement	£10,000	
o Temporary Total Disablement	£100 per week	
o Clothing or Personal Effects	£500	
o Fraud and Dishonesty by Employees	£5,000*	£500
*cover given only if discovered and reported to the police and Us in writing within 14 days of the event		

Section 5 - Employers Liability		INSURED
Description	Limit of Liability	Excess
o Any One Event	£10,000,000*	
*Asbestos related and Terrorism claims are limited to £5,000,000		

Section 6a - Public Liability		INSURED
Description	Limit of Liability	Excess
o Any one occurrence or series of occurrences arising from any one event and unlimited in the aggregate in the Period of Insurance	£2,500,000	£250*
*Excess does not apply in respect of injury claims and rises to £500 in respect of cover under the rented premises clause		

[www.rqih.com](http://www.rqih.com)

R&Q Commercial Risk Services Limited  
2 Minster Court, London, EC3R 7BB  
telephone 020 7780 5850  
facsimile 020 7780 5851

Registered in England & Wales No. 07313009  
Registered Office: 2 Minster Court, London, EC3R 7BB  
R&Q Commercial Risk Services Limited is an appointed  
representative of R&Q MGA Limited, which is  
authorised and regulated by the Financial Conduct Authority

Section 6b - Products Liability		INSURED
Description	Limit of Liability	Excess
o Any one occurrence and in the aggregate in the Period of Insurance	£2,500,000	
o Exports to USA/Canada (any one occurrence and in the aggregate in the Period of Insurance)	NOT INSURED	

Section 7 - All Risks on Specified Machinery		INSURED
Description	Sums Insured	Excess
o UK Computers and electronic office equipment	£1,000	£250
o European Union		£250
o WorldWide		£250
All risks on Specified Machinery section Total	£1,000	

Section 8 - Personal Accident		INSURED
Description	Limit of Liability	Excess
o Death occurring within 2 years of the event giving rise to injury	£10,000	
o Total loss or permanent total loss of use of one or more limbs	£5,000	
o Total loss of all sight in one or both eyes, speech or hearing	£5,000	
o Permanent total disablement	£5,000	
o Accident Accumulation Limit	£50,000	

Section 9 - Directors and Officers Liability		INSURED
Description	Limit of Liability	Excess
o Limit of Indemnity	£50,000	£100

Section 10 - Equipment Breakdown (including computers)		INSURED
Description	Limit of Liability	Excess
o Breakdown	£5,000,000	£250
o Reinstatement	£25,000	£250
o Increased Cost of Working	£25,000	£250
o Business/Income Extra Expense	£50,000	£250
o Expediting Expenses	£20,000	£250
o Hazardous Substances	£10,000	£250
o Damage to own Surrounding Property (from Steam Explosion)	£1,000,000	£250
o Hire of Substitute Item	£5,000	£250
o Loss Avoidance Measures	£5,000	£250
o Storage Tanks & Contents	£7,500	£250
o Full Cover Extension	NOT INSURED	

Section 11 - Legal Expenses		INSURED
Description	Limit of Liability	Excess
o Employment, Employment Compensation Awards, Tax Protection, Property Compliance and Regulation, Employees' Extra Protection, Contract and Debt Recovery	£100,000 (£1,000,000 aggregate for Employment Compensation Awards)	£250 Tax Protection: Aspect Enquiries  £500 for disputes over £5,000 Contract & Debt Recovery

Section 12 - Deterioration of Stock		INSURED
Description	Limit of Liability	Excess
o Limit of Indemnity	£2,500	£100

Section 13 - Loss of Licence		INSURED
Premises	Limit of Liability	Excess
o Limit of Indemnity	£100,000	

Section 14 - Terrorism		NOT INSURED
Description	Limit of Liability	Excess
o Property	NOT INSURED	
o Business Interruption	NOT INSURED	
o All Risks (Specified Items)	NOT INSURED	

Special Conditions - Conditions are only operative if listed below
Description
16.1 Theft
Please refer to the Policy Wording for full description of these conditions

Subjectivities
Cover provided by this Policy is subject to the undernoted Subjectivity or Subjectivities (a Subjectivity is a Condition of the Policy which requires You to undertake certain obligations; Section 16 General Condition 16.19 of the Policy document refers)
Subjectivities
- Satisfactory Completion of the Statement of Fact Declaration form within 21 days of inception

#### Additional Endorsements Applicable

##### Portable Heater Total Exclusion Warranty

It is warranted that no form of portable heating appliance nor any propane gas cylinders be kept, used or stored in the Insured's premises.

##### Stillage Warranty

It is warranted that all Stock in Trade be stored on wooden pallets or metal racking so that such goods are at least 15 centimetres off the floor level.

##### Manual Work Away Exclusion (other than Collection & Delivery)

It is understood and agreed that the indemnity provided will not apply to legal liability arising in connection with any manual work away from his Premises by the Insured, or his Employees (other than for collection and delivery only).

#### Flood Excess Amendment Clause

The Excess shown in the schedule is increased to £1,000 in respect of loss or damage resulting from Flood.

Flood is defined as flooding or inundation of areas not normally underwater by the escape of water from the normal confines of any natural or artificial water course (other than tanks, apparatus or pipes), sea, lake, reservoir, canal or dam

## About your Insurers

Sections 1-9 and 12-14 are provided by:

Insurer: ERGO Versicherung AG, UK Branch  
Registered Number: HRB36466  
Registered Office: Plantation Place, 30 Fenchurch Street, LONDON, EC3M 3AJ  
Proportion: 75%

Sections 1-9 and 12-14 are provided by:

Insurer: Arch Insurance Company (Europe) Limited  
Registered Number: 4977363  
Registered Office: 6th Floor Plantation Place South, 60 Great Tower Street, LONDON, EC3R 5AZ  
Proportion: 25%

Section 10 is provided by:

Insurer: HSB Engineering Insurance Limited  
Registered Number: 02396114  
Registered Office: New London House, 6 London Street, London, EC3R 7LP  
FSA Register Number: 202738  
Proportion: 100%

Section 11 is provided by:

Insurer: ARAG Plc (Underwritten by Brit Syndicate 2987 at Lloyd's)  
Registered Number: 02585818  
Registered Office: 9 Whiteladies Road, BRISTOL, BS8 1NN  
Proportion: 100%

Details about the extent of the authorisation and regulation of all companies listed above can be viewed at the FCA website; [www.fca.gov.uk/register](http://www.fca.gov.uk/register) or by calling the FCA on 0800 111 6768.

## About R&Q

R&Q Commercial Risk Services Limited is a wholly owned subsidiary of Randall and Quilter Investment Holdings Plc. Randall & Quilter is a diverse insurance group, headquartered in London but with extensive operations in the UK, US, Canadian, Bermuda and Continental Europe Markets. The Group is a leading insurance service provider to the non-life insurance market. Its extensive service offering (ranging from full back office management to bespoke services) covers the live, run-off and captive market segments.

## About your Insurance Broker

Your Insurance Broker is the organisation that you arranged this insurance with and should be your first point of contact for any queries you may have on the policy, other than claims. Full claims contact details can be found on the inside front cover of this document.

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## Cancellation Procedures

The full cancellation procedure can be found on Page 75 of your policy booklet.

## Enquiries & Complaints Procedure

R&Q Commercial Risk Services Limited are committed to providing the highest standards of service. We only use insurers who have been vetted in accordance with our strict criteria. However, if you have a complaint about the arrangement of your insurance please let us know. Your complaint will be dealt with promptly, fairly and in accordance with the FSA Rules.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact the insurance broker who arranged this Policy for you. Please quote your Policy number in all correspondence so that your concerns may be dealt with speedily.

The full enquiries and complaints procedure can be found on Page 87 of your policy booklet.

## Making a Claim

The full claims procedure can be found on Page 86 of your policy booklet.

If you wish to make a claim, you should contact us as soon as possible. You should not settle, reject, negotiate or agree to pay any claim without our written permission.

To make a claim under this Policy please telephone the appropriate Helpline number listed below;

### Claims for all Sections (other than Section 11 - Legal Expenses)

Your claims will be dealt with by Davies Managed Systems Limited (DMS).

Your claims should be notified to DMS by Telephone: 0844 856 2338 (other than Section 11), or  
Fax: 0844 856 2005

For full details of how to make a claim please refer to Section 18 - Claims Procedure.

### Claims for Section 11 - Legal Expenses

Your claims will be dealt with by ARAG plc

Your claims should be notified to ARAG by telephone: 0117 917 1698 between 9am and 5pm weekdays (except bank holidays) or go online [www.arag.co.uk/newclaims](http://www.arag.co.uk/newclaims)

### Telephone Helplines

24/7 legal advice on Business matters within EU law	0844 581 0400
UK tax advice 9am to 5pm weekdays	0844 581 0400
24/7 confidential counselling	0844 477 1619

For full details of how to make a claim or contact our telephone helplines please refer to Section 11 - Legal Expenses and Section 18 - Claims Procedure.

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### The Financial Services Compensation Scheme (FSCS)

R&Q Risk Services UK Limited, ERGO Versicherung AG, HSB Engineering Insurance Limited, ARAG plc and Brit Syndicate 2987 at Lloyd's are all covered by the FSCS. This means that you may be entitled to compensation from the scheme in the unlikely event that they cannot meet their obligations. Further details can be obtained from FSCS, 7<sup>th</sup> Floor, Lloyds Chambers, Portsoken Street, London E1 8BN Tel: 0207 892 7300 Fax: 0207 892 7301 or [www.fscs.org.uk](http://www.fscs.org.uk)