

**Policy Number**  
**iprism Reference Number**

I11/052014/SH/009342  
IP15XX00000000891081 (0000T669)

**INSURED**

Name of Insured	4244 limited t/a Cafe at The Museum
Business and no other for the purposes of this policy	Restaurant
The Business Address	OXFORD ROAD MANCHESTER M13 9PL

**IMPORTANT INFORMATION**

Reason For Issue	New Business
Date of Issue	11/12/2015 12:53:36
Effective Date	08/12/2015 14:07
Renewal Date	08/12/2016 00:01
Insurance Premium	£1,303.11
IPT (Insurance Premium Tax at the current rate)	£123.80
Policy Fee	£65.15
<b>Annual Premium</b>	<b>£1,492.06</b>

**Agency**

Agent Name	C I 4 U GB Nationwide Ltd
Agent Telephone No	01773 810072
Agent Address	119 Mansfield Road Selston Notts NG16 6BD
Agency Number	ABON0003

**Section 1 - The Buildings of the Premises**

Item No	Description	Sum Insured
1	Main Buildings	Not Insured
2	Outbuildings	Not Insured
3	Tenants Improvements	Not Insured
4	Shop Fronts	£10,000
5	Loss of Ground Rent	Not Insured

**Section 2 - The Contents of the Premises**

Item No	Description	Sum Insured
1	High Risk Stock	
1a	Cigarettes, Tobacco, Cigars	Not Insured
1b	Wines and Spirits	£2,000
1c	Video Tapes, DVDs, CDs	Not Insured
1d	Radio, Television, Audio and Video Equipment	Not Insured
1e	Computers, Computer Equipment and Games	Not Insured
1f	Jewellery, Watches, Precious Metals and Stones	Not Insured
1g	Cameras, Binoculars and Photographic Equipment	Not Insured
1h	Mobile Phones and Equipment	Not Insured

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### Section 2 - The Contents of the Premises (Continued)

Item No	Description	Sum Insured
1i	Prescription Drugs	Not Insured
2	All Other Stock in Trades	£3,000
3	Customers' Goods	Not Insured
4	Trade Fixtures and Fittings	£120,000
4a	Maximum value of Computer and Electronic Business Equipment included in 4 above	£10,000
5	All Other Contents	Not Insured

### Section 3a - Business Money

Item No	Description	Sum Insured
1	Non-Negotiable Money	£250,000
2	Negotiable Money	
2a	In Transit	£3,000
2b	In a bank night safe	£3,000
2c	In the Premises during Business Hours	£3,000
2d	In the Premises outside Business Hours in a locked safe	£5,000
2e	In the Premises outside Business Hours not in a locked safe	£500
2f	In the private dwelling of a responsible Employee	£500
2g	In a vending, gaming or amusement machine in the Premises	£300

### Section 3b - Personal Accident (Assault)

Item No	Description	Compensation
	Death, loss of sight, loss of limbs	£10,000
	Permanent total disablement	£10,000
	Total uninterrupted disablement	£100 per week
	Medical Expenses	£500

### Section 4 - Glass Breakage

**Glass Breakage** **Insured**

### Section 5 - Goods In Transit

Item No	Description	Sum Insured
	Goods In Transit	£2,000

### Section 6 - Business Liability

Item No	Description	Limit of Indemnity
A	Employers Liability (Any one claim or series of claims arising out of any one event)	£10,000,000
B	Public Liability (Any one claim or series of claims arising out of any one event)	£5,000,000
	Products Liability (Any one period)	£5,000,000

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### Section 7 - Business Interruption

Business Interruption £250,000 over 12 Months

### Section 8 - Accounts Receivable

Accounts Receivable Not Insured

### Section 9 - Loss of Licence

Item No	Description	Sum Insured
1	Loss of Licence	£100,000

### Section 10 - All Risks on Specified Equipment - Not Insured

### Section 11 - Equipment Breakdown

Item No	Description	Sum Insured
1	Computer Equipment including Increased Cost of Working in respect of each Premises and in the aggregate	£100,000
2	Engineering Equipment Breakdown - Buildings and Contents	£135,000
3	Loss of Gross Income in respect of each premises and in the aggregate	£50,000
4	Perishable Goods	£5,000

### Section 12 - COMMERCIAL LEGAL EXPENSES

	Limit of Indemnity
Advice and Assistance (Access to Helplines)	Insured
Commercial Legal Expenses	£100,000 any one incident and £1,000,000 in the aggregate any one period of insurance
Aspect Enquiries or Tax Intervention Enquiries	£2,000 any one incident

### OPTIONAL EXTENSIONS

1	Treatment Risks	Not Insured
2	Work Away	Not Insured
3	Subsidence, Ground Heave, Landslip	Not Insured
4	Theft by Employees	Not Insured
5	Terrorism	Not Insured

### Interested Parties

None Declared

### Global Endorsements & Conditions Precedent

#### IPCUST - Increased Policy Excess – Theft and Malicious Damage

It is noted and agreed that the policy excess in respect of claims by Insured Peril 5 Riot civil commotion strikers locked-out workers or persons taking part in labour disturbances or malicious persons and Insured Peril 7 Theft or any attempt thereat under is £500 and not as otherwise stated in the Policy Schedule.

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### Global Endorsements & Conditions Precedent (Continued)

#### **IPGAB0001 - IMPORTANT NOTICE FOR GABLE POLICYHOLDERS**

Important Notice for Policyholders of Gable Insurance AG (Replaces the Complaints Procedure otherwise shown in Your policy documentation)

If You have a complaint please contact Your broker in the first instance. If the dispute remains unresolved please contact iprism Underwriting Agency Ltd who are Your insurer's underwriting agents for this business

- Telephone: 0845 465 2000
- By e-mail: customerservices@iprism.co.uk
- In writing to:

Customer Services Manager,  
iprism Underwriting Agency Ltd,  
5th Floor,  
133 Houndsditch,  
London,  
EC3A 7BX

iprism Underwriting Agency Ltd will acknowledge your complaint within five working days and advise You of the name and title of the person who is handling Your complaint.

We will deal with Your complaint as quickly as possible and aim to provide You with a formal response within twenty working days of receipt of the complaint.

If compensation or redress is appropriate we will provide details with our response. If we feel Your complaint is not justified full reasons for our decision will be provided to You.

If we are unable to resolve Your complaint within twenty working days we will write to You and explain why we have been unable to resolve the issue. We will also advise You when You can expect to receive our final response.

If You are not satisfied with the result of iprism Underwriting Agencies internal complaints procedure we will give you our final response so that You can, if You wish, refer the matter to the insurer which is Gable Insurance Services (London) Ltd, 34 Lime Street, London EC3M 7AT, telephone 020 7337 7460.

Gable Insurance AG are not members of the UK Financial Ombudsman Service (FOS) but are regulated in Lichtenstein by the Financial Market Authority.

The contact details for the Regulator of Gable Insurance AG are:

The Financial Market Authority Liechtenstein,  
Holy Cross 8,  
P.O. Box 684,  
Li-9490 Vaduz,  
Principality of Liechtenstein  
Tel: +423 236 7373 Fax: + 423 236 7374 or Email: info@fma-li.li

#### **IP003DEEPFAT - Deep Fat Frying Equipment Warranty**

The Deep Fat Frying Equipment Warranty is operative

#### **IP03120065CASH9 - Cash in Transit up to £9000**

Transits of money shall be carried by the number of able bodied persons described below

LIMIT

Up to £4000	One able bodied person
In excess of £4000 & up to £5000	Two able bodied persons

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**Global Endorsements & Conditions Precedent (Continued)**
**IP03120065CASH9 - Cash in Transit up to £9000 (Continued)**

In excess of £5000 &amp; up to £9000 Three able bodied persons

In excess of £9000 Four able bodied persons

Bank notes in transit shall be carried on the person and not in any form of bag or case

**IP03140101EXCESS - Increased Excess**

In respect of the cover granted under Section 4 - Glass Breakage, Section 5 - Goods in Transit and Section 6(b) - Public and Products Liability the minimum Excess applicable to each and every claim will be £250 and not as otherwise stated on the Schedule

**Excesses**

The excess is the amount of each loss that you are responsible for. Unless stated otherwise on this Schedule, the excesses applicable to each section are as follows.

SECTION	MINIMUM EXCESS APPLICABLE
Section 1 - The Buildings of the Premises	£250
Section 2 - The Contents of the Premises	£250
Section 3 - Business Money and PA Assault	£250
Section 4 - Glass Breakage	£50
Section 5 - Goods In Transit	£100
Section 6a - Employers Liability	NIL
Section 6b - Public/Products Liability	£100
Section 7 - Business Interruption	£250
Section 8 - Accounts Receivable	£250
Section 9 - Loss of Licence (optional)	£100
Section 10 - All Risks on Specified Equipment (optional)	£250
Section 11 - Equipment Breakdown	£250
Section 12 - Commercial Legal Expenses	
Section 3 - Contract Disputes	£500 - in respect of claims where the amount in dispute exceeds £5,000
Section 6 - Tax Protection	£200 - in respect of Aspect Enquiries or Tax Intervention Enquiries
Section 12 - Commercial Legal Expenses	NIL
All Sections other than Sections 3 & 6 above	
Optional Extension 3 - Subsidence, Ground Heave, Landslip	£1,000
Optional Extension 4 - Theft by Employee	£250

**Your Insurers**
**Sections 1 - 10 and Optional Extensions are provided by**

Insurer: Gable Insurance AG  
Registered Number: Non UK  
Registered Office: Pflugstrasse20,  
LI - 9490h,  
Vaduz, Furstentum,  
Liechtenstein  
Website: www.gableinsurance.com  
FCA Registration Number: 446896

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### Your Insurers (Continued)

Complaint Address: Customer Services Manager, Gable Insurance Services (London), 34 Lime Street, London, EC3M 7AT

Gable Insurance AG are regulated in Liechtenstein by the Financial Market Authority (the web-site address is [www.fma-li.li](http://www.fma-li.li) ). They are also registered with the UK Financial Conduct Authority (FCA) (see [www.fca.org.uk](http://www.fca.org.uk), their registration number is 446896). The UK contact office for Gable Insurance AG is Gable Services (London) Ltd, 34 Lime Street, London EC3M 7AT

#### Section 11 (Equipment Breakdown) is provided by

Insurer: HSB Engineering Insurance Limited

Registered Number: 2396114

Registered Office: New London House,  
6 London Street,  
London,  
EC3R 7LP

Website: [www.hsbeil.com](http://www.hsbeil.com)

FCA Registration Number: 202738

Complaint Address: Group Operations Manager, Chancery Place, 50 Brown Street, Manchester, M2 2JT

HSB Engineering Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

#### Section 12 (Commercial Legal Expenses) is provided by

Insurer: DAS Legal Expenses Insurance Company Limited

Registered Number: 103274

Registered Office: DAS House,  
Quay Side,  
Temple Back,  
Bristol,  
BS1 6NH

Website: [www.das.co.uk](http://www.das.co.uk)

FCA Registration Number: 202106

Complaint Address: The Complaints Officer, DAS House, Quay Side,  
Temple Back, Bristol, BS1 6NH

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

#### About iprism Underwriting Agency Limited

iprism is a trading name of iprism Underwriting Agency Limited and is authorised and regulated by the Financial Conduct Authority, (FCA Register No. 460209). iprism is registered in England (no. 5604278) and our registered address is 133 Houndsditch, London EC3A 7BX.

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### **Cancellation Procedures**

This policy may be cancelled:

By the insurer

- sending 21 days written notice to your last known address

By the insured

- giving written instruction to your insurance adviser or to us

If the policy is cancelled you may be entitled to a return of premium provided that there have been no claims or incidents likely to give rise to a claim.

If you cancel the policy within the first 14 days, and there have been no claims or incidents likely to give rise to a claim, we will refund the premium in full.

Where you pay by instalments please refer to the terms and conditions of your Credit Agreement.

If you cancel your policy you will be required to return to us any effective Certificates of Employers Liability insurance.

A full explanation of your cancellation rights can be found in your policy booklet within the General Conditions section.

### **Making A Claim**

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 Your Insurer's written permission.

#### **For claims under Sections 1 - 10 and Optional Extensions**

Dedicated Telephone: 0845 465 0027

#### **For claims under Section 11 (Equipment Breakdown)**

Dedicated Telephone: 0845 465 0040

#### **For claims under Section 12 (Commercial Legal Expenses)**

Business Legal Advice Line: 0845 465 0030

Business Emergency Assistance Helpline: 0845 465 0030

DAS Counseling: 0845 465 0031

You may use these services 24 hours a day, 7 days a week during the Period of Insurance. Please quote reference number TS5/4871345.

### **Customer Complaints**

This insurance is administered on behalf of Your Insurer by iprism Underwriting Agency Limited.

We hope that you are extremely happy with your iprism administered insurance policy but we do recognise that on occasions things can go wrong.

If your complaint is about the way your insurance policy was sold to you please contact the insurance advisor who arranged your policy for you. Their address and telephone number are shown on your policy schedule.

The full iprism 'Complaints Procedure' can be found both in your policy document and in the 'Contacting Your Insurer' section of this policy schedule.

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### Contacting Your Insurer

If You have a complaint about Your Insurer or a claim please contact Your Insurer directly. Their contact details can also be found on Your Policy Schedule.

If You are not happy with the service provided under Section 11 (Engineering Breakdown) please contact HSB Customer Relations Department;

Telephone: 0845 345 5510

By e-mail: [info@hsbeil.com](mailto:info@hsbeil.com)

In writing to: The Complaints Office, Chancery Place, 50 Brown Street, Manchester. M2 2JT.

If You are not happy with the service provided under Section 12 (Commercial Legal Expenses) please contact DAS Customer Relations Department; Telephone: 0117 934 0066

In writing to: Customer Relations Department, DAS House, Quay Side, Temple Back, Bristol. BS1 6NH.

By e-mail: [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

Details of DAS' internal complaint-handling procedures are available on request.

Once Your Insurer has received Your complaint they will;

- Send an acknowledgment of Your complaint within 5 working days of receiving it and notify You of the name of the person managing Your complaint

and

- Respond in full to Your complaint within 8 weeks. If this is not possible for any reason they will write to You to explain why they have not been able to settle the matter quickly. They will also let You know when they will contact You again.

### If you are still dissatisfied

If You remain dissatisfied and Your insurer subscribes to the service, You may refer Your complaint to the Financial Ombudsman Service (FOS);

Telephone: 0800 023 4567 if calling from a landline

or

0300 123 9123 if calling from a mobile

Website: [www.fos.org.uk](http://www.fos.org.uk)

In writing to: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London. E14 9SR.

The Financial Ombudsman Service (FOS) is available to consumers. Their service is also open to businesses employing fewer than 10 persons that have an annual turnover or balance sheet that does not exceed two million Euros, charities with an annual income of less than one million pounds Sterling or the trustee of a trust with a net asset value of less than one million pounds Sterling.

You can refer to the Financial Ombudsman Service if You are dissatisfied with Your Insurers final response or if they have not issued their final response within eight weeks from the time You first raised the complaint. However they will only consider Your complaint once You have tried to resolve it with Your Insurer.

Following the complaints process does not affect Your right to take legal action

iprism are dedicated to resolving Your complaint so if You have a complaint about iprism or wish to discuss a complaint You have with Your advisor or Insurer, please contact the iprism customer services team;

Telephone: 0845 465 0050

By e-mail: [customerservices@iprism.co.uk](mailto:customerservices@iprism.co.uk)

In writing to: Customer Services Manager, iprism Underwriting Agency Limited, 133 Houndsditch, 5th Floor, London. EC3A 7BX.

### How We Use Your Information and Who We Share It With

This information explains how we may use your details and tells you about the systems that we use that allow us to detect and prevent fraudulent applications and claims.

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party suppliers, loss adjusters and reinsurers.



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### Claims and Underwriting Exchange Register

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Limited (IDS Ltd.). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register.

When you tell us about an incident (such as a fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register.

### Data Protection

For Data Protection Act purposes your personal data will be held, whether or not you purchase a product, on computer paper file or other format and processed for insurance administration. The data supplied may be shared with other parties involved in the provision of the policy and the handling of claims, including insurance companies, claims adjusters, fraud detection and prevention services, reinsurance companies and regulatory authorities. Your data may also be sent, in confidence, for processing to other companies including those located outside the European Economic Area.

We will hold this information for a reasonable period of time to ensure that a clear and complete history of insurance enquiries, applications, policy records and transactions is maintained. The information provided will be treated in confidence and in compliance with the Data Protection Act 1998.

You have the right to apply for details of the personal information we hold about you (for which we charge a fee).

By entering into this contract of insurance you have confirmed your authority to disclose your personal data and consent on your behalf to the processing of that data.

You have a right to access (subject to limited exceptions) and if necessary rectify the information that we hold.

You are advised to keep a record (including copies of letters) of all information supplied to us for the purpose of entering into the contract.

### Credit Search

We use information obtained from a number of sources including credit reference agencies. This helps us to confirm your identity and allows us to give you a quotation.

### Fraud Prevention and Detection

We will check your information against a range of registers and anti-fraud databases for completeness and accuracy. We may also share your information with law enforcement agencies other organisations and public bodies.

If we find that fraud or inaccurate information has been given to us or we suspect fraud we will take appropriate action. If fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations including those from other countries may also access and use this information to prevent fraud and money laundering.

### Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998. We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

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### **Employers Liability Tracing Office (ELTO)**

In accordance with the Employers Liability Insurance: Disclosure by Insurers (no 4) Instrument 2013 made by the Financial Conduct Authority (FCA) we will be required to provide some of your information to the Employers Liability Tracing Office (ELTO).

The information that we supply in accordance with this requirement will be added to an electronic database that will be managed by ELTO.

The information supplied to the ELTO will include:

- Policy number(s)
- Employers' current names and addresses
- Coverage dates
- Her Majesty's Revenue and Customs Employers Reference Numbers

### **Law and Jurisdiction**

Unless You and We have agreed otherwise this contract shall be subject to English Law and the Courts of England shall have exclusive jurisdiction in all disputes connected with this Policy.

If there is any dispute as to which law and jurisdiction apply it will be English law and the Courts of England

### **CALLS MAY BE MONITORED AND RECORDED AND MAY BE USED FOR FRAUD PREVENTION AND DETECTION AND FOR QUALITY CONTROL AND TRAINING PURPOSES**

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