



Your renewal schedule

Your Business Combined Insurance policy

Important information

- The details contained in your renewal schedule are based on the information you have provided to us.
- The policy wording, schedule and endorsements should be read together as they show the cover we are providing.
- You must tell us any information that may influence us in offering this renewal and the terms provided. If you are not sure if something is important or relevant you should tell your insurance adviser about it. Relevant information is something that could affect our decision to renew your policy or affect the terms of your policy.
- You must make a fair presentation of the risk and if you do not tell us about any changes, or fail to advise us of any inaccuracies or omissions, your policy may not protect you in the event of a claim.

Indexation

- To protect you against the effects of inflation, your sums insured and estimates under the following sections have been index-linked and the noted percentage increase has been applied.
 - Property damage
 - Buildings - 3.8%
 - Contents - 3.8%
 - Business interruption - 3.8%
- The index-linked amounts are shown in the relevant sections of the schedule.
- Index-linking cannot take into account any changes to your business such as changes to sums insured or estimates that have occurred during the year of insurance unless you have told us about them separately.
- Please let us know if any further increase is required as a claim may not be met in full if you are under-insured.

Making a complaint

The following is added to the **Making a complaint** section.

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Your documents

Please contact your insurance adviser if you require a copy of the policy wording.

Legal expenses services complaints

If **you** have a complaint about the Legal expenses services **you** should contact Arc Legal Assistance Ltd.

Arc Legal Assistance Ltd
The Gatehouse, Lodge Park
Lodge Lane
Colchester
Essex
CO4 5NE
Tel: 01206 615000

You can also refer to the Financial Ombudsman Service (FOS) if **you** cannot settle **your** complaint with Arc or before they have investigated the complaint if both parties agree.

Arc are also covered by the Financial Services Compensation Scheme (FSCS).

Important Information

In response to market changes we have applied a Disease exclusion to your policy.

Where you insure for Business interruption that included the following specified covers, we have made changes to the wordings:

- Murder suicide or disease
- Essential employees
- Denial of access
- Loss of attraction
- Loss of licence
- Public utilities
- Denial of access (non damage)

Please read the endorsements that have been added to your policy carefully so that you can understand the changes made.

For a more detailed explanation of the changes made, please see our Coronavirus hub which can be found at:

<https://www.axaconnect.co.uk/coronavirus-hub>

Your Broker will be able to help you with any queries you may have with regard to your cover.

Important notice to policy holders

We have updated the excesses shown in your schedule.
These apply to this policy with effect from the renewal date.

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The amended excesses apply to the following sections, these will show if covered within your schedule.

Property Damage Covers
Selected All Risks
Money Cover
Contractors All Risks

The revised excesses are detailed within your policy schedule or by endorsement and do not apply if a higher amount has already been excluded.

It is important that you read your schedule and ensure that the cover still meets your requirements.

Important notice for Public liability cover

Your Data Protection cover under the Public liability section of this policy, has changed. Please see endorsement below for full wording.

Important notice for Legal expenses

As a result of changes introduced by GDPR, we have added a Data Protection condition to your Legal expenses section. Please see endorsement below for full wording.

What you need to do next

- Please read this document carefully to check the details are correct and that the level of cover meets your needs.
- As Employers liability cover is included in your policy, if you haven't already please provide your Employer Reference Number (ERN). Please also provide an ERN for each subsidiary included on this policy.
- If you have any questions or need to change any of the details, please contact your insurance adviser.

Change of details?

Please contact your insurance adviser if any of these details need to be changed.

Your schedule

Your details

The insured
Client address

The Lu Ban Restaurant Co Ltd
Factco
Robert Cain Brewery, Stanhope St.
Liverpool
Merseyside
L8 5XJ

Business description

Restaurant and cookery school

• **The insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

• **Business description** is your business activity or trade.

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Your renewal premium

Premium	£8,533.61
Insurance Premium Tax (IPT) at the current rate	£1,024.04
Total amount payable	£9,557.65

Your period of insurance

Date this cover starts	08 October 2021
Date this cover expires	07 October 2022
Renewal date	08 October 2022

Your cover summary

section		premium excluding IPT
Property damage	✓ insured	£2,191.33
Business interruption	✓ insured	£974.40
Money and personal accident assault	✓ insured	£100.00
Public and products liability	✓ insured	£2,261.35
Employers liability	✓ insured	£2,920.32
Legal protection plan	✓ insured	£86.21
Selected all risks	✗ not insured	<i>This section is not included in your policy</i>
Terrorism	✗ not insured	<i>This section is not included in your policy</i>
Goods in transit	✗ not insured	<i>This section is not included in your policy</i>
Financial loss (products)	✗ not insured	<i>This section is not included in your policy</i>
Theft by employee	✗ not insured	<i>This section is not included in your policy</i>
Computer insurance	✗ not insured	<i>This section is not included in your policy</i>

Not insured

Sections that show not insured have not been included in your policy. If you would like to change your insurance cover, please contact your insurance adviser.

Property damage section

policy wording version -
MA001E

Premises 1

Robert Cain Brewery, Stanhope St.
Liverpool
Merseyside
L8 5XJ

Property insured

item 1 restaurant

description	sum insured	declared value	basis	cover
Contents	£800,000	(£800,000)	R	All Risks
Stock	£3,000	(£3,000)	I	All Risks

item 2 Stock of tobacco products

description	sum insured	declared value	basis	cover
Other items	£7,500	(£7,500)	I	All Risks
Total sum insured	£810,500			

basis is the method we will use to settle claims. Please check the section of your policy for the cover that applies.

Excesses that apply to this premises

	excess
Damage by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake	£450
Flood	£450
Theft or attempted theft	£500
Theft of building fabric	£500
Subsidence	£1,500
Contract works	£500
All other damage	£450

excess is the first part of each and every claim paid by you.

Cover limits

cover	sums insured/limits
Capital additions	10% of the sum insured or £100,000 whichever is less
Contract works	10% of the sum insured or £100,000 whichever is less
Drains clearance	£5,000
Environmental protection	10% of the sum insured
Exhibition	£10,000

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Property damage section continued

Fire extinguishment expenses	£10,000
Freezer contents	£5,000
Further investigation expenses	10% of the sum insured or £100,000 whichever is less
Inadvertent omissions	not insured
Landscaped gardens	£15,000
Leased buildings	not insured
Locks and keys	£5,000
Loss reduction expenses	£2,500
Metered water or gas	£25,000
Motor vehicles (stationary risk)	not insured
Outworkers	not insured
Patterns	£2,500
Public relations expenses	£10,000
Sprinkler upgrade costs	10% of the sum insured
Theft of buildings fabric	£2,500
Trace and access	£25,000
Unauthorised use of electricity, gas, oil and water	£5,000
Undamaged stock	£5,000
Undamaged tenants improvements	£5,000
Underground pipes and services	£5,000
Unspecified storage sites	£5,000

Endorsements that apply to this premises

None

Specific section conditions that apply to all premises

number	title
3	Subsidence condition
7	Waste precautions condition
8	Alarm condition
4	Deep fat frying condition

• An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

• for the full wordings of your **specific section conditions** please check your policy wording.

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Property damage section continued

Endorsements that apply to this section

These endorsements apply to this section. Any words in **bold blue** print are defined terms and you can find more information about these in your policy wording.

• An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

DE5 - Disease exclusion

This endorsement applies to this section from the effective date shown in **your** schedule

The following exclusion is added to What is not covered

Disease exclusion

1. Notwithstanding any provision to the contrary within this section, this section excludes 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 **communicable disease** or 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.
2. Subject to the other terms, conditions and exclusions contained in this section, this section will cover physical damage to property insured and any **time element loss** directly resulting therefrom where such physical damage or **time element loss** is covered by this section and is directly caused by or arising from any of the following perils: fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, or impact by any road vehicle or animal, storm, earthquake, **flood**, subsidence, landslip, landslide, riot, riot attending a strike, civil commotion, vandalism and malicious persons, theft, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation.

Meanings of defined terms

Communicable disease means any disease 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, a 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, 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.

Time element loss means business interruption, contingent business interruption or any other consequential losses.

Business interruption section

policy wording version -
BA001E

Premises 1

Robert Cain Brewery, Stanhope St.
Liverpool
Merseyside
L8 5XJ

Property insured

item	description	sum insured	uplifted sum insured	indemnity period	cover
1	Estimated gross profit	£700,000	£933,310	24 months	All Risks
Total sum insured		£933,310			

Failure of selected public utilities cover - limited

cover	franchise	limits
a) Public electricity supply	12 hours	100.00%
b) Public gas supply	12 hours	100.00%
c) Public water supply	12 hours	100.00%
d) Public telecommunications services	12 hours	100.00%

claims below the franchise limit shown will not be paid. Losses that exceed the limit could be paid in full.

Uninsured working expenses

description
Bad debts and purchases

Cover limits

cover	franchise	sums insured/limits
Contract sites		£10,000
Denial of access		100.00% of the sum insured
Denial of access non damage		not insured
Essential employees		£100,000
Exhibition		£10,000
Exhibition expenses		£2,500
Fines, penalties and damages		£2,500
Loss of attraction		not insured
Loss reduction expenses		not insured
Patterns		£10,000
Research and development expenses		not insured

continued on next page

Business interruption section continued

Theft of buildings fabric	100.00% of the sum insured
Transit	£10,000
Unspecified customers	£100,000
Unspecified suppliers	£100,000

Endorsements that apply to this premises

None

• An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

• for the full wordings of your **specific section conditions** please check your policy wording.

Specific section conditions that apply to all premises

number	title
3	Subsidence condition
2	Declaration linked condition

Endorsements that apply to this section

These endorsements apply to this section. Any words in **bold blue** print are defined terms and you can find more information about these in your policy wording.

• An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

DA5 - Denial of access (damage) cover

This endorsement deletes and replaces the Denial of access cover detailed in **your** Business interruption section from the effective date shown in **your** schedule.

Denial of access (damage) cover

Meanings of defined terms

The following meanings highlighted in bold print will have the same meaning wherever it is used in this Denial of access (damage) cover.

Insured perils

Means fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, theft, earthquake, storm, **flood**, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation, impact by any road vehicle or animal

We will cover **you** for any loss insured by this section resulting from interruption of or interference with **yourbusiness** as a result of **damage** by the **insured perils** to property within a 1 mile radius of **yourpremises** which prevents or hinders the use of **your premises** or access to it, regardless of whether **your premises** is damaged or not

Provided that

continued on next page

Business interruption section continued

1. these **insured perils** are covered under **your** Property damage section with **us** in respect of **your premises**
2. the insurance provided by this cover shall only apply for the period starting with the prevention of access or hinderance of use and ending after 12 weeks in total in any one **period of insurance**, irrespective of the number of incidents or **premises** insured, during which time the results of **yourbusiness** are affected
3. **our** maximum liability for any one claim and in any one **period of insurance** shall not exceed the amount shown in **your** schedule
4. The 'Reinstatement of sum insured after loss condition' shall not apply in respect of this cover
5. Note 3 under Meaning of defined terms applicable to this section shall apply to this cover.

We will not cover **you** where access to **your premises** is restricted or hindered as a result of

1. any loss, destruction or damage to property from which **you** obtain electricity, gas, water or telecommunications services which prevent or hinder the supply of these services
2. any incident involving interference or interruption with the **business** that is less than 12 hours.

DE5 - Disease exclusion

This endorsement applies to this section from the effective date shown in **your** schedule

The following exclusion is added to What is not covered

Disease exclusion

1. Notwithstanding any provision to the contrary within this section, this section excludes 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 **communicable disease** or 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.
2. Subject to the other terms, conditions and exclusions contained in this section, this section will cover physical damage to property insured and any **time element loss** directly resulting therefrom where such physical damage or **time element loss** is covered by this section and is directly caused by or arising from any of the following perils: fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, or impact by any road vehicle or animal, storm, earthquake, **flood**, subsidence, landslip, landslide, riot, riot attending a strike, civil commotion, vandalism and malicious persons, theft, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation.

Meanings of defined terms

Communicable disease means any disease 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, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

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Business interruption section continued

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, 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.

Time element loss means business interruption, contingent business interruption or any other consequential losses.

LA5 - Loss of attraction cover

This endorsement deletes and replaces the Loss of attraction cover detailed in **your** Business interruption section from the effective date shown in **your** schedule. **Your** schedule will show whether this cover is operative.

Loss of attraction cover

Meanings of defined terms

The following meanings highlighted in bold print will have the same meaning wherever it is used in this Loss of attraction cover.

Insured peril(s)

Fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, theft, earthquake, storm, **flood**, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation, impact by any road vehicle or animal

We will cover **you** for any loss insured by this section resulting from interruption of or interference with **your business**, for at least the franchise period shown in **your** schedule, resulting from **damage** by the **insured peril(s)** to property within a 1 mile radius of **your premises** which causes **you** to lose custom whether **your premises** is damaged or not.

Provided that

1. these **insured peril(s)** are covered under **your** Property damage section with **us** in respect of **your premises**
2. the insurance provided by this cover shall only apply for the period starting with the occurrence of the loss and ending after 12 weeks in total in any one **period of insurance**, irrespective of the number of incidents or **premises** insured, during which time the results of **your business** are affected
3. The 'Reinstatement of sum insured after loss condition' shall not apply in respect of this cover
4. Note 3 under Meanings of defined terms applicable to this section shall apply to this cover.

Our liability for any one claim and in any one **period of insurance** will not exceed the limit shown in **your** schedule.

NC5 - Denial of access (non damage) cover

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Business interruption section continued

This endorsement deletes and replaces any Denial of access non damage cover detailed in **your** Business interruption section from the effective date shown in **your** schedule. **Your** schedule will show whether this cover is operative.

We will cover **you** for any loss insured by this section resulting from interruption of or interference with the **business** where access to, exit from or use of **your premises** is impaired, prevented or restricted for more than the franchise period shown in **your** schedule arising directly from

1. the compulsory actions taken by the police, competent authority or any other statutory authority in response to an emergency incident occurring at **your premises** or within a 1 mile radius of **your premises**
2. the unlawful occupation of **your premises** by third parties.

Provided that

1. the insurance provided by this cover shall only apply for the period starting with the prevention, impairment or restriction and ending after 12 weeks in total in any one **period of insurance**, irrespective of the number of incidents or **premises** insured, during which time the results of **your business** are affected
2. **our** liability for any one claim and in any one **period of insurance** will not exceed the limit shown in **your** schedule
3. The 'Reinstatement of sum insured after loss condition' shall not apply in respect of this cover.

We will not cover **you** where access to, exit from or use of **your premises** is impaired, prevented or restricted as a result of

1. physical damage to property at **your premises** or elsewhere
2. strikes, picketing, labour disturbances or trade disputes
3. the condition of or the **business** conducted within **your premises** or any other **premises** owned or occupied by **you**
4. murder, suicide, illness, disease or pathogens capable of causing disease or illness or any other hazards to health
5. actions where **you** have been given prior notice
6. any advice given or actions taken in controlling, preventing or suppressing the spread of any disease or illness
7. any change in law or the enactment of new legislation (including statutory regulations)

For the purposes of the cover provided under this cover clause, any references to **damage** or **incident** within the meanings of the defined terms (including the notes thereto), the basis of claim settlement provisions, section or general exclusions and conditions shall be read as if they were references to the prevention, impairment or restriction of access.

PE5 - Failure of selected public utilities cover - terminal ends

This endorsement deletes and replaces the Failure of selected public supplies terminal ends cover detailed in the Business interruption section from the effective date shown in **your** schedule. **Your** schedule will show whether this cover is operative.

Meanings of defined terms

continued on next page

Business interruption section continued

The following meanings highlighted in bold print will have the same meaning wherever it is used in this Failure of selected public utilities cover - terminal ends wording.

Insured perils

Fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, theft, malicious persons, accidental damage, earthquake, storm, **flood**, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation, impact by any road vehicle or animal

We will cover **you** for any loss insured by this section resulting from interruption of or interference with **your business** caused by the accidental failure of

1. the public electricity supply at the 'terminal ends' of **your** supplier's service feeds to the **premises**
2. the public gas supply at **your** supplier's meters to the **premises**
3. the public water supply at **your** supplier's main stop cock serving the **premises** (other than by drought)
4. the public telecommunications services supply (other than satellite services) at the incoming line, terminals or receivers to the **premises**

from which **you** obtain electricity, gas, water or telecommunications services, provided **your** supplier is situated within the **policy territories**, where such accidental failure is a direct result of **damage** caused by an **insured peril**.

After the application of all other terms and conditions of this section, the most **we** will pay for any one claim and in total during any one **period of insurance** is the limit shown in **your** schedule.

The 'Reinstatement of sum insured after loss condition' shall not apply in respect of this cover.

Note 3 under Meanings of defined terms applicable to this section shall apply to this cover.

The insurance provided by this cover in any one **period of insurance** shall only apply for the period starting with the accidental failure(s) of supply or service at **your premises** and ending after 12 weeks in total during which time the results of **your business** are affected regardless of the number of incidents, number of **your** suppliers affected during the **period of insurance** or the number of **premises** insured.

We will not cover

a any failure

1. which does not involve a cessation of supply for at least the franchise period shown in **your** schedule
2. due to an excluded cause

b loss resulting from failure caused by

1. the deliberate act of any supplier or by them using their power to withhold or restrict supply or services
2. strikes or any labour or trade disputes

continued on next page

Business interruption section continued

3. solar flare or other atmospheric or weather conditions but **we** will cover failure due to **damage** to equipment caused by these conditions.

If a claim is made under this cover clause **you** cannot claim under any Failure of selected public supplies cover or Failure of selected public utilities cover - limited for the same incident.

In any action, lawsuit or other proceedings or where **we** allege that any loss resulting from **damage** is not covered by this section, it will be **your** responsibility to prove that they are covered.

PU5 - Failure of selected public utilities cover - limited

This endorsement deletes and replaces the Failure of selected public supplies cover detailed in **your** Business interruption section from the effective date shown in **your** schedule.

Meanings of defined terms

The following meanings highlighted in bold print will have the same meaning wherever it is used in this Failure of selected public utilities cover - limited wording.

Insured perils

Fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, theft, malicious persons, accidental damage, earthquake, storm, **flood**, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation, impact by any road vehicle or animal

We will cover **you** for any loss insured by this section resulting from interruption of or interference with **yourbusiness** caused by the accidental failure of

1. The public electricity supply at **your** supplier's generating station or sub station
2. The public gas supply at **your** supplier's land based premises
3. The public water supply at **your** supplier's waterworks or pumping station
4. The public telecommunications services at **your** supplier's land based premises

from which **you** obtain electricity, gas, water or telecommunications services, provided **your** supplier is situated within the **policyterritories**, where such accidental failure is a direct result of **damage** caused by an **insured peril**.

After the application of all other terms and conditions of this section, the most **we** will pay for any one claim and in total during any one **period of insurance** is the lower of either the limit shown in **your** schedule or 25% of the annual figure on which **your** Business interruption section sum insured is based.

The 'Reinstatement of sum insured after loss condition' shall not apply in respect of this cover.

Note 3 under Meanings of defined terms applicable to this section shall apply to this cover.

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Business interruption section continued

The insurance provided by this cover in any one **period of insurance** shall only apply for the period starting with the accidental failure(s) of supply or service at **your premises** and ending after 12 weeks in total during which time the results of **your business** are affected regardless of the number of incidents, number of **your** suppliers affected during the **period of insurance** or the number of **premises** insured.

We will not cover

a any failure

1. which does not involve a cessation of supply for at least the franchise period shown in **your** schedule
2. due to an excluded cause

b loss resulting from failure caused by

1. the deliberate act of any supplier or by them using their power to withhold or restrict supply or services
2. strikes or any labour or trade dispute
3. solar flare or other atmospheric or weather conditions but **we** will cover failure due to **damage** to equipment caused by these conditions

In any action, lawsuit or other proceedings or where **we** allege that any loss resulting from **damage** is not covered by this section, it will be **your** responsibility to prove that they are covered.

EE5 - Essential employees cover

This endorsement deletes and replaces the Essential employees cover detailed in **your** Business interruption section from the effective date shown in **your** schedule.

We will cover **you** for any loss insured by this section resulting from interruption of or interference with the **business** as a result of

1

1. death of an employee except due to illness
2. permanent total disablement arising out of bodily injury except due to illness which in the opinion of an independent medical officer will in all likelihood prevent the employee from carrying out their usual employment or usual occupation for the remainder of their life.

2 **your** employee winning a prize on the national lottery, premium bonds or football pools provided that their win exceeds £100,000 but excluding losses where **your** employee

1. has been employed by **you** for a period of less than 12 months
2. has served notice or has been served notice of termination of their employment prior to their win
3. has been absent from work through sickness, disability or suspension for a period of 4 weeks at the time of their win

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Business interruption section continued

the cover will only apply from the date of the death or permanent total disablement or lottery win, premium bond win or football pools win for **your** employee and end a maximum of 12 weeks after this date.

Our liability will not exceed the amount of loss resulting from interference or interruption to **your business** for up to a maximum of 12 weeks in any one **period of insurance** or the amount shown in **your** schedule whichever is the lower.

DC5 - Murder suicide or disease cover

This endorsement deletes and replaces any Murder suicide or disease cover detailed in **your** Business interruption section from the effective date shown in **your** schedule.

We will cover **you** for any loss insured by this section during the **period of insurance** resulting from interruption of or interference with the **business** conducted by **you** at **your premises** as a result of

1 the occurrence of any of the following specified human infectious or specified human contagious diseases

Acute Encephalitis

Acute Poliomyelitis

Anthrax

Chicken Pox

Diphtheria

Dysentery caused by Shigella

Legionellosis

Legionnaires' Disease

Malaria

Measles

Meningococcal Infection

Mumps

Ophthalmia Neonatorum

Paratyphoid fever

Bubonic, Septicemic and Pneumonic Plague

Rabies

continued on next page

Business interruption section continued

Rubella

Tetanus

Tuberculosis

Typhoid Fever

Whooping Cough

Yellow Fever

manifested by any person whilst at **your premises** which directly results in the compulsory closing of the whole or part of **your premises** by order of a public authority authorised to prevent or restrict access to **your premises**

2 murder or suicide at **your premises**

3 bodily injury (excluding illness, disease and psychiatric injury) or bacterial food poisoning sustained by any person arising from or traceable to foreign or injurious matter in food or drink provided at **your premises**

4 the discovery of vermin or pests in the **building(s)** at **your premises** that prevents the use of or part use of **your building(s)** by order of a public authority

5 the compulsory closing of the whole or part of **your premises** by order of a public authority as a result of an accident causing a defect in the drains, toilets or sinks at **your premises**

We will not cover:

a. any costs incurred in the cleaning, repair, replacement, recall or checking of the property insured;

b. any loss to the extent that it would have been caused in any event by disease occurring in a wider geographical area extending beyond **your premises**, or by vermin or pests being discovered in a wider geographical area beyond the **building(s)** at **your premises**

c. any incident involving interference or interruption with the **business** that is less than 12 hours.

Any Disease or Coronavirus exclusion shall apply to this Murder suicide or disease cover, except that **communicable disease** shall not include the specified human infectious or specified human contagious diseases listed under clause 1 of this cover, the pathogens which cause them, or bacterial food poisoning, provided that such diseases listed under clause 1 have not been declared by the World Health Organisation to be a public health emergency of international concern or a pandemic.

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Business interruption section continued

The insurance provided by this cover shall not exceed 12 weeks in any one **period of insurance** during which time the results of **your Business** are affected as a result of the incident, commencing from the date of

- i. the compulsory closing of the whole or part of **your premises** (in relation to clauses 1 and 5 of this cover)
- ii. the discovery of murder or suicide (in relation to clause 2 of this cover)
- iii. the occurrence of injury or illness (in relation to clause 3 of this cover) or, where there is a series of related injuries or illness, the first occurrence of injury or illness in that series
- iv. the order of the public authority (in relation to clause 4 of this cover).

Our liability will not exceed the lower of either the maximum indemnity period of 12 weeks or £25,000 or 25% of the annual figure on which **your** sum insured is based in any one **period of insurance**, irrespective of the number of **premises** insured or incidents. The 'Reinstatement of sum insured after loss condition' will not apply in respect of this cover.

For the purposes of the cover provided under this cover clause, any references to **damage** or **incident** within the meanings of the defined terms (including the notes thereto), the basis of claim settlement provisions, section or general exclusions and conditions shall be read as if they were references to the cover provided under clauses 1 to 5 above.

Money section

policy wording version -
PM001E

Premises 1

Robert Cain Brewery, Stanhope St.
Liverpool
Merseyside
L8 5XJ

Cover details**limit any one loss****Negotiable**

Money in transit or in a bank night safe	£5,000
Money from the premises during business hours	£5,000
Money from the premises out of business hours in the locked safes or strong rooms specified below	not insured
Money from the premises out of business hours from any unspecified safe	£1,000
Money from the premises out of business hours not contained in a locked safe	£500
Maximum amount of money carried by any one person	£2,500
Maximum amount of money at the residence of any insured person	£500

Non negotiable

Money	£250,000
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Fraudulent use of credit cards

Limit per card	£1,000
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Please check your policy wording for more details of the meaning of negotiable and non negotiable.

Estimates

description	estimate	excess
Amount of notes and coins in transit	£50,000	£350

excess is the first part of each and every claim paid by you.

Personal accident assault

description	limit
number of units	10

Specific section conditions that apply to this premises

number	title
1	Alarm condition

for the full wordings of your **specific section conditions** please check your policy wording.

Endorsements that apply to this section

These endorsements apply to this section. Any words in **bold blue** print are defined terms and you can find more information about these in your policy wording.

An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

continued on next page

Money section continued

DE5 - Disease exclusion

This endorsement applies to this section from the effective date shown in **your** schedule

The following exclusion is added to What is not covered - Part 1 and 2

Disease exclusion

1. Notwithstanding any provision to the contrary within this section, this section excludes 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 **communicable disease** or 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.
2. Subject to the other terms, conditions and exclusions contained in this section, this section will cover physical damage to property insured and any **time element loss** directly resulting therefrom where such physical damage or **time element loss** is covered by this section and is directly caused by or arising from any of the following perils: fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, or impact by any road vehicle or animal, storm, earthquake, flood, subsidence, landslip, landslide, riot, riot attending a strike, civil commotion, vandalism and malicious persons, theft, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation.

Meanings of defined terms

Communicable disease means any disease 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, a 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, 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.

Time element loss means business interruption, contingent business interruption or any other consequential losses.

Public and products liability section

policy wording version - GL001E

Cover details

	limit of indemnity
Public liability	£5,000,000 any one event
Products liability	£5,000,000 any one period of insurance
Clean up costs	£100,000 any one period of insurance
Data protection	£1,000,000 any one period of insurance
Manslaughter costs	£1,000,000 any one period of insurance
Safety legislation costs	£1,000,000 any one period of insurance
Terrorist act	£2,000,000 any one period of insurance

Excesses

	excess
Property damage	£500 each event
Clean up costs	£500 each event

excess is the first part of a claim paid by you.

Section estimates

estimates	amount
Total turnover excluding exports to North America	£1,200,000

Section estimates are the estimates on which the premium for this section is based.

Endorsements that apply to this section

These endorsements apply to this section. Any words in **bold blue** print are defined terms and you can find more information about these in your policy wording.

An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

DP1 - Data protection cover amendment

The Data Protection cover under this section, is cancelled and replaced by

Data Protection cover

We will cover the amount of compensation which **you** are legally liable to pay in respect of **personal injury** occurring during the **period of insurance**, arising from holding personal data, or, as a result of any loss, misuse or unauthorised disclosure of personal data held by **you** in the course of the **business**.

We will only pay

continued on next page

Public and products liability section continued

1 amounts of compensation which **you** are ordered to pay, or which **you** might reasonably be expected to pay by a court having jurisdiction

2 if **you** are registered or are in the process of registration (and the application has not been refused or withdrawn) under Data Protection legislation

within the **policy territories**.

We will not cover

1 fines or penalties imposed by a court

2 the costs of any appeal against the refusal of an application for registration or alteration, in connection with the Data Protection legislation or any enforcement, de-registration or prohibition notice

3 the cost of replacing, reinstating, rectifying or erasing any personal data

4 refund of monies paid to **you** by any claimant

5 liability for which cover is provided under any other more specific insurance.

The maximum **we** will pay for compensation, costs and expenses in total, as a result of all occurrences during any one **period of insurance**, is the data protection limit of indemnity shown in **your** schedule.

027 - Abuse exclusion

We will not cover claims in respect of **bodily injury** or **personal injury** caused by or arising from **abuse**.

The following additional defined term is added to this section

Abuse

Any form of

- 1.** abuse or threat or cruelty
- 2.** exploitation
- 3.** molestation, intimate or inappropriate contact or inappropriate behaviour of a sexual nature

Continued on next page

Public and products liability section continued

4. pornography.

Employers liability section

policy wording version - EL001C

Cover details

	limit of indemnity
Employers liability	£10,000,000 any one occurrence
Manslaughter costs	£1,000,000 any one period of insurance
Safety legislation costs	£1,000,000 any one period of insurance
Terrorist act	£5,000,000 any one occurrence

Section estimates

estimates	amount
Total manual wages	£400,000

Section estimates are the estimates on which the premium for this section is based.

Endorsements that apply to this section

None

An endorsement is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

Legal expenses section

policy wording version - LE001F

Limit of indemnity

All claims in respect of legal costs and expenses awards and compensation awards

a Any one claim	£100,000
b Total of all claims notified during period of insurance	£1,000,000

Cover details

section

Contract disputes	✓ insured	£1,000 minimum sum in dispute
Employment disputes	✓ insured	
Criminal prosecution	✓ insured	
Property disputes	✓ insured	
Data protection	✓ insured	
Tax protection	✓ insured	
Statutory licence	✓ insured	
Jury service	✓ insured	
Personal injury	✓ insured	

Excesses

Excess	applicable to contract disputes cover and statutory licence cover	£250 any one claim
Increased excess	applicable to all sections of cover other than for employment cover and tax protection cover where the Insured is using their own representative	£1,000 any one claim
Co-insurance amount	applicable to contract disputes cover and statutory licence cover where the amount of legal expenses incurred is over £5,000	10% any one claim

excess is the first part of a claim paid by you.

Endorsements that apply to this section

None

An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.



redefining / standards

Certificate of Employers' Liability Insurance (a)

Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy.

Policy number	MR CMB 7042040
1. Name of policyholder	The Lu Ban Restaurant Co Ltd
2. Date of commencement of insurance policy	08 October 2021
3. Date of expiry of insurance policy	07 October 2022

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain **(b)** Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney; and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**.

Signed on behalf of AXA Insurance UK plc

(Authorised Insurer)

Claudio Gienal
CEO AXA UK & Ireland

Notes

- (a)** Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b)** Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c)** See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

