

RESTAURANTS, WINE BARS AND PUBLIC HOUSES INSURANCE

Summary of Cover
June 2005 Edition

An insurance package for Restaurants, Wine Bars and Public Houses.

Why choose AXA's Restaurants, Wine Bars and Public Houses Insurance Package?

AXA's Restaurants, Wine Bars and Public Houses Insurance Package offers you generous levels of standard cover plus many optional extras.

Tailor-made for Your Business – The Restaurants, Wine Bars and Public Houses Insurance Package provides a combination of standard and optional covers to best meet your needs.

Keeping Your Business Running – We offer "Business Interruption" cover as standard because we know that over 80% of businesses go bankrupt after a serious fire if they are not properly covered.

Someone to Help You When You Need It – We realise that accidents and incidents don't only happen between 9 and 5. That's why we have set up a FREE 24 hour Emergency and Legal helpline to ensure there's someone to help you when you need it most. A FREE Tax helpline is also available Monday to Friday between the hours of 9am to 5pm.

Glass Replacement Service – Broken glass? Not to worry, our 24 hour replacement service can fix windows, doors or partitions. Just call us and assistance can be provided.

Inflation Protection – We take away the burden of keeping your contents (and buildings, if they are included in this Policy) sums insured in line with inflation – we use recognised independent price indices to amend your sums insured to reflect inflation.

Seasonal increases – We recognise that certain times of the year are particularly busy for you and you may need to gear up for the extra trade. To help you, we give you a free extra 25% on top of your Stock Sum Insured during November, December, the first 14 days in January and for 30 days before Easter Day.

Spreading your cost – You can take up the option to pay your annual premium by monthly direct debit - helping you to manage your cashflow. There may be a charge associated with this. Please speak to your Insurance Adviser for details.

Expert Claims Management – We take on the burden of negotiating with third parties on your behalf, allowing you to concentrate on running your business.



Be Life Confident

POLICY SUMMARY Restaurants, Wine Bars and Public Houses Insurance

Policy Summary

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This document is a summary of the insurance cover provided by the Restaurants, Wine Bars and Public Houses Insurance Package and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the Policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

Type of Insurance Cover

The Restaurants, Wine Bars and Public Houses Insurance Package provides you with generous Contents, Business Interruption, Business Liability, Loss of Licence and Legal Expenses cover as standard. You have the option of including Buildings, Subsidence, Computer Breakdown and Employee Theft cover if required. This package gives you the flexibility of covers to help meet your needs.

Please refer to your policy schedule for your selected cover.

The maximum amount we will pay is the Sum Insured or Limit shown within your policy wording or on the policy schedule

Features and Benefits

Cover applies to Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and additionally in respect of Business Liability to temporary visits abroad excluding off-shore

Buildings and Contents

Cover Offered	Standard Cover	Optional Cover	Policy ref
"All Risks" cover being subject to certain exclusions	✓		Pages 10 & 12
Automatic Reinstatement of Sum Insured following a loss	✓		Page 21
Contents			
Replacement value on Contents and Stock on market value basis	Up to amount nominated by the Insured		Page 19
Landlords fixtures and fittings	✓		Page 12
Employees personal effects	£500 per employee		Page 12
Stock including			Page 12
• wines and spirits	£1,000	Extra amounts if required	
• cigarettes and tobacco	£1,000		
Breakdown or failure of computer equipment, or loss/damage to computer records		Up to nominated limit for equipment and £5,000 for computer records	Page 39
Additional expenditure incurred to		£10,000 any one period of insurance	Page 40
• minimise the interruption to work normally carried on using the damaged computer equipment			
• recompile or restore damaged data as a result of damage as covered by the contents section			

Restaurants, Wine Bars and Public Houses Insurance **POLICY SUMMARY**

Features and Benefits			
Contents			
Cover Offered	Standard Cover	Optional Cover	Policy ref
Costs to modify equipment or computer records to ensure compatibility with replacement computer equipment following insured damage		£5,000 any one period of insurance	Page 40
Costs incurred through additional rental of computer equipment arising out of the replacement of a hire agreement following insured damage		£5,000 any one period of insurance	Page 40
Accidental Glass Breakage of fixed glass and sanitaryware	inner limits apply		Page 14
Damage to signs (excluding neon signs)	£1,000		Page 14
Loss of or damage to goods in transit in your own vehicle	£2,000	Increased cover available (Maximum Limit £4,000)	Page 14
Replacement of locks and keys following theft	£500		Page 15
Loss of money			Page 15
<ul style="list-style-type: none"> • Premises during business hours, in transit and in a Bank Night Safe • Premises out of Business Hours • Business owner or Authorised Employee residence • Crossed Cheques and non negotiable money • Gaming, amusement or vending machines 	£5,000 £1,000 in safe / £500 out of safe £500 £250,000 £300		
Loss of freezer contents cover being subject to certain exclusions	£2,000	Increased cover available (Maximum Limit £5,000)	Page 16
Automatic seasonal increase	25% of stock Sum Insured		Page 16
Loss or damage to property in the open within the boundaries of the licensed premises	£500 in any one period of insurance		Page 17
Loss or damage to contents and stock while providing outside catering	£2,000		Page 17
Loss of metered water	£2,500		Page 17
Damage to landscaped gardens caused by Emergency Services	£1,000 in any one period of insurance		Page 17
If buildings are insured:			
Replacement value of Buildings (including Debris Removal, Architects and Surveyors' fees)	Up to amount nominated by the Insured	Increased inflation protection up to a nominated amount	Page 10 Page 51 (Inflation protection)
Damage to cables, drains and underground pipes	✓		Page 11
Subsidence Cover		✓	Page 52

POLICY SUMMARY Restaurants, Wine Bars and Public Houses Insurance

Features and Benefits

If buildings are insured:

Cover Offered	Standard Cover	Optional Cover	Policy ref
Cover for tracing and making good leaking underground pipes, drains and cables	£25,000 any one period of insurance		Page 11
Other covers available:			
Theft by employees		£5,000 any one period of insurance	Page 54
"All Risks" on specified items (subject to certain exclusions) anywhere in Great Britain and up to 14 days worldwide		✓	Page 22
Terrorism cover		✓	Page 41
Employee Protection			
Assault to your employees following robbery or attempted robbery			Page 16
• Death	£10,000		
• Total loss or permanent and total loss of use of one or more limbs	£10,000		
• Total and irrecoverable loss of all sight in one or both eyes	£10,000		
• Temporary total disablement from engaging in usual occupation	£100 per week for up to 104 weeks		
• Damage to clothing and personal effects	£500		
• Maximum compensation for 1 incident 1 person	£10,400		
Business Interruption			
Loss of Business Income resulting from damage covered under Contents	3 times the contents sum insured or £500,000 whichever is the greater - up to 12 months period	Up to 36 months period	Page 23
Cover for outstanding debts where business accounts are lost due to damage as defined above	£10,000		Page 26
Loss of Business Income as a result of damage at Suppliers premises	10% of Sum Insured or £50,000 whichever is the greater		Page 25
Loss of Business Income as a result of damage at Public Utility Suppliers premises	Up to sum insured		Page 25
Loss of Business Income resulting from denial of access to premises as a result of damage to other premises in the vicinity	Up to sum insured		Page 25

Restaurants, Wine Bars and Public Houses Insurance **POLICY SUMMARY**

Features and Benefits			
Business Interruption			
<i>Cover Offered</i>	<i>Standard Cover</i>	<i>Optional Cover</i>	<i>Policy ref</i>
Loss of Business Income as a result of murder / suicide at the premises or a human notifiable disease (excluding AIDS) being manifested within a 25 mile radius of the premises	Up to sum insured		Page 24
Automatic Reinstatement of Sum Insured following a loss	✓		Page 24
Loss of Licence			
Loss of sales (less relative purchases) directly attributable to the loss of the liquor licence, and the reduction in the value of the licensed premises – subject to certain exclusions	£100,000		Page 28
Business Liability			
Employers Liability	£10m		Page 31
Public Liability	£2m	£5m	Page 32
Products Liability	£2m any one period of insurance	£5m any one period of insurance	Page 32
Legal liability for guests property (including motor vehicles in licensed premise's garage or car park which is securely locked overnight)	£10,000 property deposited for safekeeping and £25,000 in total		Page 35
Legal liability for loss or damage to property deposited in the cloakroom	£100 any one article or £1,000 any one cloakroom		Page 36
Cover for legal costs in respect of prosecutions under the Health and Safety at Work etc Act 1974/Part II Consumer Protection Act 1987	✓		Page 33
Legal Liability incurred under the Defective Premises Act	✓		Page 34
Personal Liability whilst abroad	✓		Page 36
Legal liability incurred as tenants	✓		Page 35
Indemnity to principal	✓		Page 37
Compensation for required Court Attendance	£50 per day per employee £100 per day per Director / Partner		Page 37

POLICY SUMMARY Restaurants, Wine Bars and Public Houses Insurance

Features and Benefits			
Legal Expenses			
Cover Offered	Standard Cover	Optional Cover	Policy ref
Claims made during Period of Insurance	£50,000 per claim & £500,000 per Period of Insurance		Page 43
Covers			
Contract disputes for amounts between £250 & £5,000	✓		Page 43
Employment disputes	✓		Page 43
Criminal Prosecution defence	✓		Page 44
Property disputes	✓		Page 44
Data protection/Tax protection	✓		Page 45
Statutory licence appeals	✓		Page 46

Restaurants, Wine Bars and Public Houses Insurance **POLICY SUMMARY**

Significant or Unusual Exclusions and Limitations

Significant or Unusual Exclusions and Limitations	Applies to
Reasonable precautions conditions apply (includes security and deep fat frying)	Buildings & Contents and Business Interruption
Where applicable a Hotel Proprietors Act notice must be clearly displayed	Public Liability
Cloakroom to be securely locked when left unattended, numbered tickets issued and suitable disclaimer notices displayed	Public Liability
Special terms apply to empty buildings – you must advise AXA immediately any premises becomes unoccupied	All covers
Before any Legal Expenses are incurred the Insured must consult the Legal Advice Helpline to ensure that the expenses will be sanctioned	Legal Expenses
Special terms apply to Stock stored in basement/cellar	Contents
Money in transit limited to £2,500 per person	Contents
Stock shortages	Contents
Computer or data processing equipment operator error, virus or hacking	All covers except Legal Expenses, Business Liability & Loss of Licence
Date Recognition Exclusion	All covers except Employers Liability
Terrorism Exclusion (some cover available as an optional extra)	All covers
Theft not involving entry to or exit from the premises by forcible and violent means	Buildings & Contents, All Risks and Business Interruption
Theft of goods while in transit unless the vehicle is securely locked (and is garaged in secure and enclosed premises at night)	Contents & All Risks
Freezer contents cover excludes 20% of any loss where the cabinet is over 10 years old	Contents
Bursting of non domestic steam boilers	Buildings & Contents and Business Interruption
Gradually operating causes eg. rust, rot, corrosion and gradual pollution	Buildings & Contents, Business Interruption and Public Liability
Losses involving faulty/defective workmanship/operator error/ a production process	Buildings & Contents and Business Interruption
Mechanical or electrical breakdown of machinery	Buildings & Contents and Business Interruption
Fines and penalties imposed	Business Liability covers
Liability assumed by agreement	Public Liability
Liability for which compulsory motor insurance is required	Employers' and Public Liability
Liability incurred while working away from insured premises other than when undertaking catering activities	Employers' and Public Liability
Cost of remedying defects in products supplied	Public Liability
Products knowingly exported into USA and Canada	Public Liability

POLICY SUMMARY Restaurants, Wine Bars and Public Houses Insurance

Significant or Unusual Exclusions and Limitations

Significant or Unusual Exclusions and Limitations	Applies to
Punitive/exemplary/aggravated/additional/compensatory damages awarded in USA and Canada	Public Liability
Acts committed prior to commencement of cover	Theft by Employee optional cover
Loss or damage to property resulting from a process involving heat application	All covers

Excesses

Policy Excesses	
Buildings and Contents	
(i) Storm, Flood, Escape of Water, Riot, Civil Commotion, Theft and Accidental Damage	£500 (total any one loss)
(ii) All other losses	Nil
Glass	£100
Computer breakdown	£250
Business Equipment All Risks	£250
Subsidence minimum excess (optional cover)	£1,000
Theft by Employee (optional cover)	£250
Public Liability – property damage	£100
Tenants' liability	£100
Legal Expenses	£250

Restaurants, Wine Bars and Public Houses Insurance **POLICY SUMMARY**

Policy Duration

This is an annually renewable Policy

Sums Insured

Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this will result in the amount that we pay you in the event of a claim being reduced.

Law Applicable

You are free to choose the law applicable to this policy. Your Policy will be governed by the law of England and Wales unless you and we have agreed otherwise.

Your Cancellation Rights

You may cancel this Policy during the 14 days after the Contract has been concluded by giving notice in writing to your Insurance Adviser at the address shown in their correspondence or to the AXA Insurance address shown on your Policy Schedule.

Provided that there have been:

- no claims made under the Policy for which we have made a payment
- no claims made under the policy which are still under consideration
- no incident likely to give rise to a claim but is yet to be reported to us

during this 14 day period of insurance, we will give a refund for the proportionate part of the premium paid in respect of the unexpired term of this Policy.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current Period of Insurance, no refund for the unexpired portion of the premium will be given.

Claim Notification

In the event that you need to make a claim under your policy, you should contact your insurance advisor or alternatively, you can contact AXA Insurance 24 hrs a day using the following telephone number: 0845 758 1076.

POLICY SUMMARY Restaurants, Wine Bars and Public Houses Insurance

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to your Insurance Adviser, then claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- We have provided you with written confirmation that our internal complaints procedure has been exhausted
- Your business has a turnover of less than £1,000,000

Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

Financial Services Compensation Scheme (FSCS)

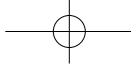
AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non compulsory insurance is protected in full for the first £2,000 and 90% of any amount above the threshold.

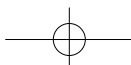
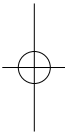
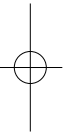
Full details are available at www.fscs.org.uk

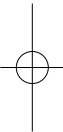
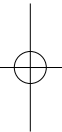
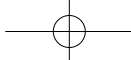
Financial Services Authority Regulation

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.



Restaurants, Wine Bars and Public Houses Insurance POLICY SUMMARY





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AXA Insurance UK plc

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In order to maintain a quality service, telephone calls may be monitored or recorded.

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