



## Personal Accident Policy Schedule

Policy reference	Type of schedule	Date of issue
AESH5327120XB	New business	22 December 2025

This document is a summary of the insurance you've bought. It includes information you or anyone acting on your behalf provided before we agreed to insure you. This includes details of the cover given, cover limits, the excesses and any changes to the standard policy wording which are specific to your own circumstances.

Based on the information you've given us, this product meets the demands and needs of your business as you've described it. We need to ensure you have the right cover now and throughout your cover, so please tell us if anything changes. If you need to make a claim and any of the details you've given are incorrect, you may not be covered.

References to You or Your include anyone covered under this insurance (e.g family members and business partners).

You should always read this document together with the policy wording.

### How to contact Simply Business

Simply Business  
Northampton 900  
900 Pavilion Drive  
Northampton  
NN4 7RG  
UK

T: 0333 014 6683  
F: 01604 824399  
E: [contact@simplybusiness.co.uk](mailto:contact@simplybusiness.co.uk)

To make a claim, please call 0333 207 0560 or email [simplybusiness@uk.sedgwick.com](mailto:simplybusiness@uk.sedgwick.com) as soon as possible.

If you need to make any changes to your policy, such as adding or removing employees or updating your address, please call 0333 014 6683 or email [contact@simplybusiness.co.uk](mailto:contact@simplybusiness.co.uk) . You can also call us on this number to cancel your policy.



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Premium details	
Annual premium	£59.67
Plus 12.0 % Insurance Premium Tax	£7.16
<b>Total premium</b>	<b>£66.83</b>

Policy details	
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Period of insurance	
<b>From</b> 01 January 2026	<b>Until</b> 31 December 2026
Underwriters	American International Group UK Limited
Schedule version	1
Wording version	1



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Insured details	
Policy holder	Bongou Food services LTd
Risk address	19 North Fort Street, Edinburgh
Risk postcode	EH6 4HB
Insured persons	1

Cover details: Personal accident		
Cover for	Covered up to	Period of operation
Personal accident	Covered	24 hours any time

Cover details: Excesses	
You will have to pay the first part of any claim. The amount you will have to pay is shown below.	
Personal accident	Excesses
All claims	14 day deferment period applies to temporary total disablement



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### Endorsements

No endorsements apply



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### Statements of fact

Please review the facts shown below. You provided this information when requesting your insurance.

If any of these facts are not correct, you might find you're not covered if you have to make a claim.

References to "You" or "Your" include anyone involved in running the business. (e.g. family members and business partners).

The items you sell and services you provide	
Question	Answer provided
Are you an Amazon Seller?	No
You don't sell goods to the USA or Canada.	I agree
You don't have an ATM at the premises.	I agree
You don't use a deep fat fryer.	I agree
Other than collection and delivery, you don't provide any catering services away from your business premises.	I agree



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Cover options	
Question	Answer provided
Excess protection	Don't include this cover
Personal Accident	Include this cover
Personal accident headcount	1
Legal expenses	£100,000
Hospitalisation cash plan	Don't include this cover
Illness and injury protection	Don't include this cover



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<b>Your premises and surroundings</b>	
<b>Question</b>	<b>Answer provided</b>
Your building has not been affected by flooding.	I agree
Your business building, warehouse, or industrial unit has walls made of brick, stone or concrete and a roof made of slate, tile, concrete or profile metal	I agree
Your business is in a building where no more than 25% of the roof is flat.	I agree
Your business premises, warehouse, or industrial unit will not be left unoccupied or unused for more than 45 consecutive days.	I agree
You don't have more than £5,000 on the premises at any time and amounts over £500 are locked in a safe overnight.	I agree
Your business isn't based in a warehouse or industrial unit.	I agree
Your business isn't located within a covered shopping centre.	I agree
There are no unoccupied flats above your business.	I agree
Windows or skylights that can be reached (either from the ground or via roofs, pipework, or other structures) are locked with a key or are permanently screwed shut.	I agree
The main door to your business is secured by a five-lever mortice deadlock. All other doors are secured by a five-lever mortice deadlock or key-operated security bolts.	I agree



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The front of your premises (including the main entry door) is protected by roller shutter doors when closed or left unattended.	I agree
When your premises is closed or left unattended, it is protected by an intruder alarm, installed and maintained by an industry-approved vendor.	I disagree



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Claims, convictions and potential claims	
Question	Answer provided
You've never had any request for insurance refused or had your insurance cover restricted or cancelled by your insurer.	I agree
You haven't had any claims (whether insured or not) and no one has asked you for compensation in the last 5 years.	I agree
You are not aware of anything that might cause a future claim or request for compensation.	I agree
You've never: <ul style="list-style-type: none"><li>• Been made bankrupt.</li><li>• Had a receiver or liquidator appointed.</li><li>• Entered an individual or company voluntary arrangement (IVA or CVA).</li></ul>	I agree
You've never been disqualified from holding a directorship.	I agree
You haven't received a court judgment regarding debt (either as an individual or in connection with a business).	I agree
You haven't been convicted of a criminal offence (other than one that is spent or a minor motoring offence, such as speeding tickets).	I agree



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Statements of fact	
Question	Answer provided
Is everyone to be insured a UK resident?	Yes
Is everyone to be insured aged 16-74?	Yes