



Shop, Pub and Restaurant Insurance 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

To make a claim, please call 0333 207 0560 or email 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 . You can also call us on this number to cancel your policy.



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Premium details	
Annual premium	£479.03
Plus 12.0 % Insurance Premium Tax	£57.48
Total premium	£536.51

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



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Insured details	
Name of insured	Bongou Food services LTd
Business description	Bakery / Café
Risk address	19 North Fort Street, Edinburgh
Risk postcode	EH6 4HB
Annual turnover	£75,000
Years trading	Over 5 years

Cover details: Liability	
Cover for	Covered up to
Section 4 - Public & Products Liability	£2,000,000
Section 3 - Employers' Liability	£10,000,000



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Cover details: Property damage	
Cover for	Covered up to
Section 1 - Material Damage: Main building	Not included
Section 1 - Material Damage: Tenants' improvements	Not included
Section 1 - Material Damage: Contents	£15,000
Section 1 - Material Damage: Stock	Not included

Cover details: Extra covers	
Cover for	Covered up to
Flood	Covered
Subsidence	Covered
Accidental damage	Not included



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Cover details: Additional covers (included as standard)	
Cover for	Covered up to
Glass	£5,000
Section 7 - Goods in Transit	£10,000

Cover details: Business interruption	
Cover for	Covered up to
Section 2 - Business Interruption: Loss of income	Not included



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Cover details: Money	
Cover for	Covered up to
Non negotiable money	£250,000
Section 5 - Money and Personal Accident: Money in safe	£1,500
Section 5 - Money and Personal Accident: Money in transit	£4,000
Section 5 - Money and Personal Accident: Money at any other time	£500

Cover details: Other covers	
Cover for	Covered up to
Loss of licence	Not covered
Section 9 - Employee Dishonesty	Not available
Section 6 - Specified All Risks	Not available
Terrorism cover	Not available



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Cover details: Excesses	
You will have to pay the first part of any claim. The amount you will have to pay is shown below.	
Section 4 - Public & Products Liability	Excesses
Bodily injury	No excess
Any other claims for damage to third party property	£500
Section 3 - Employers' Liability	Excesses
All claims	No excess
Section 1 - Material Damage: Contents	Excesses
Subsidence	£1,000
Escape of water	£750
Any other claims	£400
Glass	Excesses
All claims	£400
Section 7 - Goods in Transit	Excesses



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All claims	£400
Non negotiable money	Excesses
All claims	£400
Section 5 - Money and Personal Accident: Money in safe	Excesses
All claims	£400
Section 5 - Money and Personal Accident: Money in transit	Excesses
All claims	£400
Section 5 - Money and Personal Accident: Money at any other time	Excesses
All claims	£400



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Endorsements

SB1001 - Territorial Restriction Endorsement

In consideration of the premium charged, it is hereby understood and agreed that this policy is amended as follows:

Notwithstanding anything to the contrary in this policy, or any appendix or endorsement added to this policy, there shall be no coverage afforded or benefit provided by this policy for any:

- a. entity organized, headquartered, incorporated, registered or established in a *Specified Area*;
- b. natural person or resident located in a *Specified Area*; or
- c. claim, action, suit or proceeding brought or maintained in a *Specified Area*.

For purposes of this endorsement, "*Specified Area*" means:

- i. The Republic of Belarus; or
- ii. The Russian Federation as recognized by the United Nations (or their territories, including territorial waters, or protectorates where they have legal control; legal control shall mean where recognized by the United Nations).

Where there is any conflict between the terms of this endorsement and the terms of the policy, the terms of this endorsement shall apply, subject at all times to the application of any Sanctions clause.

If any provision of this endorsement is or at any time becomes to any extent invalid, illegal or unenforceable under any enactment or rule of law, such provision will, to that extent, be deemed not to form part of this endorsement but the validity, legality and enforceability of the remainder of this endorsement will not be affected.



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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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Your premises and surroundings	
Question	Answer provided
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">• Been made bankrupt.• Had a receiver or liquidator appointed.• Entered an individual or company voluntary arrangement (IVA or CVA).	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