



Your policy schedule

Your Business Combined Insurance policy

Important information

- This document contains the schedule and any endorsements which form part of your policy and is based on the information provided to us.
- The policy wording, schedule and endorsements should be read together as they show the cover we are providing.
- Please check the details are correct and that the cover meets your needs.
- If the details are incorrect or the cover does not meet your needs please contact your insurance advisor.
- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover.

Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at www.axa.co.uk/privacy-policy. If you do not have access to the internet please contact us and we will send you a printed copy.

Your details

The insured	Shepherd Cox Hotels (Grantham) Limited t/as The Olde Barn Hotel
Client address	The Office Cricket View, Mildenhall Bury St. Edmunds Suffolk IP28 7FA
Business description	Hotel

• **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.

Your premium

Premium	£9,774.11
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Insurance Premium Tax (IPT) at the current rate	£1,172.89
Total amount payable	£10,947.00

Your period of insurance

Date this cover starts	06 February 2020
Date this cover expires	05 February 2021
Renewal date	06 February 2021

Your cover summary

section		premium excluding IPT
Property damage	✓ insured	£547.20
Business interruption	✓ insured	£1,134.63
Money and personal accident assault	✓ insured	£100.00
Selected all risks	✓ insured	£150.00
Public and products liability	✓ insured	£4,655.70
Employers liability	✓ insured	£2,929.58
Legal protection plan	✓ insured	£157.00
Goods in transit	✓ insured	£100.00
Terrorism	✗ 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

The Olde Barn Hotel
Toll Bar Road, Marston
Grantham
Lincolnshire
NG32 2HT

Property insured

item 1	Hotel				
description	sum insured	declared value	basis	cover	
Contents	£793,500	(£690,000)	DA	All Risks	
item 2	Electronic office equipment and computers				
description	sum insured	declared value	basis	cover	
Other items	£11,500	(£10,000)	DA	All Risks	
item 3	Wines, spirits and tobacco				
description	sum insured	declared value	basis	cover	
Other items	£11,500	(£10,000)	DA	All Risks	
Total sum insured	£816,500				

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	£450
Theft of building fabric	£450
Subsidence	£1,500
Contract works	£450
All other damage	£450

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

Specific section conditions that apply to this premises

number	title
1	Day one average condition
3	Subsidence condition
4	Deep fat frying condition

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

continued on next page

Property damage section continued

Cover limits

cover	sums insured/limits
Capital additions	10% of the sum insured or £1,000,000 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
Fire extinguishment expenses	£25,000
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	£10,000
Loss reduction expenses	£25,000
Metered water or gas	£25,000
Motor vehicles (stationary risk)	not insured
Outworkers	not insured
Patterns	£2,500
Public relations expenses	not insured
Sprinkler upgrade costs	10% of the sum insured
Theft of buildings fabric	£15,000
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

continued on next page

Property damage section continued**Endorsements that apply to this premises**

These endorsements only apply to this premises. For other endorsements please look at each of the premises covered, as well as the overall policy endorsements. 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.

F01 - Fire suppression equipment condition

For cover to operate in respect of any **damage** at the **premises you** must ensure that

The cooking appliances, hoods, filters and extraction system are to be protected by a fixed automatic fire extinguishing system

1. the installation must be maintained annually under contract by the equipment manufacturer or their appointed approved contractors.
2. the installation must have both manual and automatic operation and it must automatically shut down the heat supply and extraction systems on activation.
3. the installation must be recharged and fully operational within 48 hours following activation.

If **you** do not comply with this condition **you** will not be covered and **we** will not pay a claim.

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.

843 - Exhibition cover

Under Property damage section Exhibition cover is deleted and replaced as follows

We will cover **you** for **stock, contents** and **other items** as described in **your** schedule for a maximum of 15 days whilst at any exhibition within the **policy territories** or a member country of the European Union

Damage occurring in a member country of the European Union will be restricted to the **defined perils** of fire, lightning, explosion and aircraft.

continued on next page

Property damage section continued

Our liability within the **policy territories** will not exceed the limit shown in **your** schedule and £25,000 within a member country of the European Union for all losses arising out of one claim.

845 - Involuntary betterment cover

In the event that new **contents** of like kind and quality are not available, new **contents** which are as similar as possible to that which are **damaged** and are capable of performing the same function, will be deemed to be new **contents** of like kind and quality and in no event will this be considered as a betterment to **you**.

We will also pay the cost of purchasing and installing technologically current equipment which are needed due to incompatibility between

1 new equipment installed to replace the **damaged** equipment

and

2 non **damaged** existing equipment at the same or an interdependent location

provided that

a the **damage** is covered by this section

b **we** will only pay the amount sufficient to enable **you** to resume operations in substantially the same manner as before the **damage**.

For the purpose of the application of any **excess** the **damage** and the necessity to replace incompatible equipment shall be regarded as one occurrence.

850 - Chef's knives cover

We will cover **you** for **damage** to any chef's knife belonging to **your** employees used for the purpose of the **business**

Our liability will not exceed £2500 any one claim and £5000 during any **period of insurance**

851 - Outside catering cover

We will cover **you** for any **stock**, **contents** and **other items** described in **your** schedule whilst temporarily away from **your premises** for the purpose of providing catering within the **policy territories**

Our liability will not exceed £5000 for all losses arising out of one claim

852 - Customers and visitors personal effects cover

The limit in respect of customers and visitors personal effects in **Contents** is amended to £2500 for any one person.

continued on next page

Property damage section continued

853 - Customers and visitors motor vehicles cover

Contents is extended to include **damage** caused by a **defined peril** to customers and visitors motor vehicles at **your premises**

Our liability for any one claim will not exceed £10,000 any one motor vehicle and £50,000 in any one **period of insurance**

854 - Groundsmens equipment cover

The Property in the open exclusion does not apply to groundsmens equipment at **your premises** provided that any mechanically or electrically driven equipment is immobilised when not in use and the sum insured is no greater than £1000 any one piece of equipment and £2500 any one loss

855 - Restaurant wine stock cover

In the event of **damage** to **stock** of wine at **your premises** we will reinstate this **stock** at the wholesale market price of the wine at the time of the **damage** if it is replaceable in the market

Where this is not possible the basis of claims settlement will be the price at which the damaged wine **stock** could have been sold by **you** at the time and place of the **damage** provided that the maximum **we** will pay will not exceed

1. £10,000 for all losses arising out of one claim and for any one bottle, or
2. four times the average market price listing at the time of the **damage** as established by three reputable wine merchants selected by **us**

whichever is the lesser

856 - Cups, trophies and memorabilia cover

Contents is extended to include cups, trophies and memorabilia within the **policy territories** whilst under **your** control

Our liability will not exceed £1000 in respect of any one item and £5000 any one claim or in any one **period of insurance**

Business interruption section

policy wording version -
BA001E

Premises 1

The Olde Barn Hotel
Toll Bar Road, Marston
Grantham
Lincolnshire
NG32 2HT

Property insured

item	description	sum insured	uplifted sum insured	indemnity period	cover
1	Gross revenue	£4,165,000	£5,553,194	24 months	All Risks
2	Additional increased cost of working	£50,000	-	24 months	All Risks
3	Accounts receivable	£10,000	-	12 months	All Risks
Total sum insured		£5,613,194			

Specific section conditions that apply to this premises

number	title
3	Subsidence condition

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

Failure of selected public utilities cover - limited

cover	franchise	limits
a) Public electricity supply	8 hours	100.00%
b) Public gas supply	8 hours	100.00%
c) Public water supply	8 hours	100.00%
d) Public telecommunications services	8 hours	100.00%

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

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		£250,000
Exhibition		£10,000
Exhibition expenses		£2,500
Fines, penalties and damages		£2,500
Loss of attraction		not insured
Loss reduction expenses		£2,500

continued on next page

Business interruption section continued

Patterns	£10,000
Research and development expenses	not insured
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

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.

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

828 - Full theft cover

We will cover **you** for loss insured by this section resulting from interruption or interference with the **business** as a result of theft not involving entry to or exit from the building(s) or part of the building(s) occupied by **you** at the **premises** by forcible and violent means.

We will not cover **you** for **business interruption** caused by or resulting from

1. theft of any property in the open
2. any loss or damage by or with the connivance of **your** partners, directors or employees or any member of **your** family

For this cover part **1** of the Unexplained loss exclusion is deleted and replaced with

1. any disappearance or shortage revealed at the time of any stocktaking or a stock check or the making of any inventory or not traceable to a specific event

834 - Loss of licence to sell alcohol

The meaning of the word or phrase

Indemnity period
Licence
Withdrawal

continued on next page

Business interruption section continued

detailed below will have the same meaning wherever it is used in the Loss of licence to sell alcohol cover

Indemnity period

The period during which the **business** is affected starting on the date of the loss of licence and ending not later than months thereafter during which period the results of the **business** are affected as a result of the loss of licence.

Provided that if the premises are disposed of within months after the loss of licence the indemnity period shall terminate either

a upon disposal

or

b 12 months from the loss of licence

whichever is earlier.

Licence

The licence or club members certificate required for the sale of alcohol.

Withdrawal

Issue of a closure notice or forfeiture or suspension or withdrawal.

We will cover **you** for loss of profit occurring during the indemnity period in the event that **your** licence which applies in respect of the **premises** shown in **your** schedule being forfeited, suspended or withdrawn or closed as a result of a closure notice being issued.

We will cover **you** for

1. the loss of profit being the amount representing the amount by which the sales less relative purchases during the indemnity period falls short of the sales less relative purchases during the equivalent period immediately before the withdrawal of the licence
2. any reasonable additional expenses incurred in maintaining sales during the indemnity period but not more than the amount of loss avoided under **1** by this additional expense

less any amount saved during the indemnity period in respect of reduced expenses due to the event.

In adjusting the amount **we** will pay, all variations or special circumstances affecting the **business** shall be taken into account in order that the amount **we** pay **you** shall represent as nearly as practicable the results that would have been expected if the withdrawal of the licence had not occurred.

If the loss of licence occurs in the first years trading of the **business** the payment under **1** will be based on the rate of gross profit earned on the turnover period between the start date of the **business** and the date of the withdrawal of the licence.

If during the indemnity period goods are sold or services rendered elsewhere than at the **premises** for the benefit of the business either by **you** or by others on **your** behalf the

continued on next page

Business interruption section continued

money paid or payable in respect of such sales or services will be included in arriving at the reduction in sales during the indemnity period.

1. the reduction in the value of the **premises** if you are unable to obtain a licence for a period of twelve months from the date of the withdrawal of the licence and **your** selling of the premises.
2. all costs and expenses incurred by **you** with **our** written consent

Our liability for any one claim will not exceed £

We will not cover you for the withdrawal of the licence if

1. **you** are entitled to obtain payment of compensation under any legislation or Bye-law
2. alterations to the **premises** which require the consent of the licensing or other authority have been made without their consent
3. the **premises** is closed for any period not required by law
4. the **premises** is not maintained in a good state of sanitary condition or repair
5. any direction or requirement of the licensing or other authority is not complied with
6. this occurs wholly or partly by or through the misconduct, procurement, connivance, negligence or omission by **you** or by any omission by **you** to take any step necessary to keep the licence in force
7. prior or subsequent to the withdrawal of the licence
 - a. the **premises** are required for any public purpose

or

- a. which arises or results directly or indirectly from any scheme of town or country planning improvement or development or the surrender or reduction or redistribution of licences required by any public authority or any alteration of the law affecting the forfeiture, granting of, or surrender of licences.

Exclusions **2** to **6** inclusive will not apply where **you** or any other claimant under this cover proves to the reasonable satisfaction of **us** that the matter was completely beyond their power or control.

Special conditions applicable to the Loss of licence to sell alcohol cover

1. **You** must tell **us** immediately and give notice in writing to **us** and supply such additional information and give such assistance as **we** may reasonably require of any
 - a. complaint against the **premises** or its management or representation by an interested party making an application for a review of the premises licence
 - b. proceedings against or conviction for any breach of the licensing law or any other matter whatsoever where the character or reputation of the person concerned is affected or called into question with respect to his honesty moral standing or sobriety
 - c. change in the tenancy or management of the **premises**
 - d. transfer or proposed transfer of the licence
 - e. variation in the purpose for which the **premises** is used
 - f. notification of review, objection or other circumstances which may endanger the licence
 - g. refusal of the Licensing Authority to agree a variation of **your** licence as a result of the **premises** being situated within an area designated as a special area of cumulative development

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Business interruption section continued

2. In the event of **your** death bankruptcy or incapacity or desertion of the **premises** or conviction for any offence (where such conviction affects the character or reputation of the convicted person with respect of his honesty moral standing or sobriety) of the manager tenant occupier designated premises supervisor or any personal licence holder who has authorised the sale of alcohol by members of **your** staff, **you** will where practicable and at our request provide a suitable person to replace them and who the Licensing Authority will agree the transfer of the premises licence to
3. In the event of the withdrawal of the licence **you** will
 - a. give notice in writing to **us** within 48 hours of receiving knowledge of such event stating the grounds upon which the licence was forfeited, withdrawn or closed as result of a closure order
 - b. give all such assistance as **we** may require for the purpose of an appeal against such withdrawal and allow **us** and **our** solicitors full authority in the conduct of such proceedings
 - c. apply if practicable and if required by **us** for the granting of a new licence for the same or alternative premises as may enable **you** to continue the **business** in a similar or alternative form
 - d. provide a statement of **your** loss together with such documents statements and accounts as may be reasonably required by **us** to verify the same and also if required by **us** make a statutory declaration as to the truth accuracy and comprehensiveness thereof and give **us** free access to the **premises** and the books and accounts as may be necessary for ascertaining the value of the property and the goodwill of the **business**.

835 - Exhibition cover

Under Business interruption section - Exhibition cover is deleted and replaced as follows

We will cover **you** for any loss, covered by this section, resulting from interruption or interference with the **business** as a result of **damage** to **your** property whilst at exhibition sites anywhere within the **policy territories** or a member country of the European Union, other than at the **premises** in **your** occupation, where **you** are exhibiting goods.

Damage occurring in a member country of the European Union will be restricted to the **defined perils** of fire, lightning, explosion and aircraft.

Provided that after the application of all other terms and conditions of the **policy our** liability for any one claim within the **policy territories** will not exceed the limit shown in **your** schedule and will not exceed £25,000 within a member country of the European Union.

837 - Unspecified customers cover

Under Business interruption section - unspecified customers cover is deleted and replaced as follows

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Business interruption section continued

The following meaning highlighted in bold black print will have the same meaning wherever it is used in the Unspecified customers cover

Customers

The companies, organisations or individuals who at the date of the **incident you** have contracts or trading relationships with for the supply of goods or services

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 damage at the premises of any of **your customers** (other than those **customers** more specifically insured by this section) situated within the **policy territories** or a member country of the European Union

2 damage to property insured in **your** schedule held at unspecified **customers** premises.

Damage resulting in a member country of the European Union will be restricted to the **defined perils** of fire, lightning, explosion and aircraft.

Our liability for any one claim within the **policy territories** will not exceed the limit shown in **your** schedule and will not exceed £100,000 within a member country of the European Union.

838 - Unspecified suppliers and storage sites cover

Under Business interruption section - Unspecified suppliers and storage sites cover is deleted and replaced as follows

The following meaning highlighted in bold black print will have the same meaning wherever it is used in the Unspecified suppliers and storage sites cover.

Suppliers

The companies, organisations or individuals including manufacturers or processors of components, goods or materials who at the date of the **incident, you** have contracts or trading relationships with for the supply of goods or services to **you**.

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

1 the premises of any of **your suppliers** other than those **suppliers** more specifically insured by this section

2 premises not in **your** occupation where **your** property is stored

within the **policy territories**, member countries of the European union or to properties shown in **your** schedule.

continued on next page

Business interruption section continued

This cover does not apply to the premises of any **supplier** from where **you** obtain electricity, gas or water or telecommunications services.

Damage resulting in member countries of the European Union will be restricted to the **defined perils** of fire, lightning, explosion and aircraft.

Our liability for any one claim within the **policy territories** will not exceed the limit shown in **your** schedule and will not exceed £100,000 within a member country of the European Union.

850 - Loss of wedding and civil partnerships licence cover

The following meanings highlighted will have the same meaning where they are used in the Loss of wedding and civil partnerships licence cover

Indemnity period

The period during which the **business** is affected starting on the date of the Loss of licence cover and ending not later than 6 months thereafter during which period the results of the **business** are affected as a result of the loss of **licence**.

Provided that if the **premises** are disposed of within 3 months after the loss of **licence** the indemnity period shall terminate either

a upon disposal

or

b 3 months from the loss of **licence**

whichever is earlier.

Licence

The licence or grant of approval required to hold weddings or civil partnerships at **your premises**.

Withdrawal

Issue of a revocation or suspension or forfeiture or withdrawal of a **licence** or grant of approval to hold weddings or civil partnerships.

We will cover **you** for loss of profit occurring during the **indemnity period** in the event that **your licence** which applies in respect of the **premises** shown in **your** schedule is revoked, forfeited, suspended or withdrawn or closed as a result of a **licence** or grant of approval being revoked.

We will cover **you** for

1. the loss of profit being the amount representing the amount by which the sales less relative purchases during the **indemnity period** falls short of the sales less relative purchases during the equivalent period immediately before the **withdrawal** of the **licence**

continued on next page

Business interruption section continued

2. any reasonable additional expenses incurred in maintaining sales during the **indemnity period** but not more than the amount of loss avoided under 1 by this additional expense

less any amount saved during the **indemnity period** in respect of reduced expenses due to the event.

In adjusting the amount **we** will pay, all variations or special circumstances affecting the **business** will be taken into account in order that the amount **we** pay **you** shall represent as nearly as practicable the results that would have been expected if the **withdrawal** of the **licence** had not occurred.

If the loss of **licence** occurs in the first years trading of the **business** the payment under 1 will be based on the **rate of gross profit** earned on the turnover period between the start date of the **business** and the date of the **withdrawal** of the **licence**.

If during the **indemnity period** goods are sold or services rendered elsewhere than at the **premises** for the benefit of the **business** either by **you** or by others on **your** behalf the money paid or payable in respect of such sales or services will be included in arriving at the reduction in sales during the **indemnity period**

1. all costs and expenses incurred by **you** with **our** written consent

Our liability for any one claim will not exceed £250,000.

We will not cover you for the **withdrawal** of the **licence** if

1. **you** are entitled to obtain payment of compensation under any legislation or Bye-law
2. alterations to the **premises** or changes in the rooms used for the wedding or civil partnership which require the consent of the licensing or other authority have been made without their consent
3. this is the result of food or drink being sold or consumed in the room in which the proceedings take place for an hour prior to or during the proceedings
4. the **premises** is closed for any period not required by law
5. the **premises** is not maintained in a good state of sanitary condition or repair
6. any direction or requirement of the licensing or other authority is not complied with
7. this occurs wholly or partly by or through the misconduct, procurement, connivance, negligence or omission by **you** or by any omission by **you** to take any step necessary to keep the **licence** in force
8. prior or subsequent to the **withdrawal** of the **licence**
 - a. the **premises** are required for any public purpose

or

- a. which arises or results directly or indirectly from any scheme of town or country planning improvement or development or the surrender or reduction or redistribution of licences required by any public authority or any alteration of the law affecting the forfeiture, granting of, or surrender of licences.

Exclusions 2 to 7 inclusive will not apply where **you** or any other claimant under this cover proves to the reasonable satisfaction of **us** that the matter was completely beyond their power or control.

Special conditions applicable to the Loss of wedding and civil partnership licence

continued on next page

Business interruption section continued

1. **You** must tell **us** immediately and give notice in writing to **us** and supply such additional information and give such assistance as **we** may reasonably require of any
 - a. written notice from the superintendent registrar or local registration authority to the holder of the grant of approval stating that the approval should be revoked and providing 14 days to make representations to avoid revocation
 - b. complaint against the **premises** or its management or representation by an interested party making an application for a review of the **licence**
 - c. proceedings against or conviction for any breach of the **licence** or grant of approval or any other matter whatsoever where the character or reputation of the person concerned is affected or called into question with respect to his honesty moral standing or sobriety
 - d. change in the tenancy or management of the **premises** or the responsible person holding the grant of approval
 - e. transfer or proposed transfer of the **licence**
 - f. variation in the purpose for which the **premises** is used or the specific rooms which are used for the wedding or civil partnership
 - g. notification of review, objection or other circumstances which may endanger the **licence**
 - h. refusal of the licensing body to agree a variation of **your** licence as a result of the **premises** being situated within an area designated as a special area of cumulative development.
2. In the event of the **withdrawal** of the **licence** **you** will
 - a. give notice in writing to **us** within 48 hours of receiving knowledge of such event stating the grounds upon which the **licence** was forfeited, revoked, suspended or withdrawn
 - b. give all such assistance as **we** may require for the purpose of an appeal against such **withdrawal** and allow **us** and **our** solicitors full authority in the conduct of such proceedings
 - c. apply if practicable and if required by **us** for the granting of a new **licence** for the same or alternative premises as may enable **you** to continue the **business** in a similar or alternative form
 - d. provide a statement of **your** loss together with such documents statements and accounts as may be reasonably required by **us** to verify the same and also if required by **us** make a statutory declaration as to the truth accuracy and comprehensiveness thereof and give **us** free access to the **premises** and the books and accounts as may be necessary for ascertaining the value of the property and the goodwill of the **business**.

Selected all risks section

policy wording version -
SA001E

Premises 1

The Olde Barn Hotel
Toll Bar Road, Marston
Grantham
Lincolnshire
NG32 2HT

Cover details

item	description	sum insured	basis	location	excess
1	Laptops, PDA & Mobiles	£4,000	R	Premises	£350

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

• **excess** is the first part of each and every 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.

Money section

policy wording version -
PM001E

Premises 1

The Olde Barn Hotel
Toll Bar Road, Marston
Grantham
Lincolnshire
NG32 2HT

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	£5,000
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

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.

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	£1,000,000 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	£2,450,000

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.

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 non-manual wages	£170,000
Total manual wages	£830,000

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.

Goods in transit section

policy wording version -
GT001D

Cover details

means of conveyance	consignment limit
Motor vehicle, articulated trailer, trailer or semi trailer owned or operated by you	£2,000
Limit any one event	£2,000
Estimated annual sendings	£0
Excess	£100

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.

001 - Overnight theft exclusion

We will not cover theft or attempted theft from any **vehicle** whilst unattended between the hours of 9 p.m. and 6 a.m. It will be up to **you** to prove that any theft or attempted theft occurred before 9 p.m. or after 6 a.m.

For the purpose of this endorsement a **vehicle** will not be considered as unattended if **you** or **your** authorised employee is asleep in the **vehicle**.

010 - Forcible entry to vehicle restriction

We will not cover theft or attempted theft from any **vehicle** whilst unattended, unless there are outward signs of forced entry to the **vehicle**.

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 employment disputes cover and statutory licence cover where use of own representative	£1,000 any one claim
Co-insurance amount	applicable to contract disputes cover and statutory licence cover where 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

BN CMB 7045987

1. Name of policyholder

**Shepherd Cox Hotels (Grantham) Limited
t/as The Olde Barn Hotel**

2. Date of commencement of insurance policy

06 February 2020

3. Date of expiry of insurance policy

05 February 2021

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.

AXA Insurance UK plc.

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A member of the AXA Group of Companies.

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Telephone calls may be monitored and recorded.

BN CMB 7045987

1 of 1

End of Certificate

