FOOD / EATERIES PACKAGE INSURANCE

This is a packaged policy made up of insurances underwritten by Hadron UK Insurance Company Limited and ARAG plc and the customer is unable to purchase either insurance separately. Therefore, the premium detailed below is the total premium for the package of insurances. If higher levels of Public/Products Liability Insurance are selected then additional cover may be provided by Allied World Assurance Company and their premium will be shown below. This cover is optional.

POLICY REFERENCE	[redacted]
INCEPTION DATE	22 January 2026 to 21 January 2027
BUSINESS NAME	OceanFresh@Steves Limited t/a Steve's @ Etwall
BUSINESS ADDRESS	30 Main Street Etwall Derby DE65 6LP

PREMIUM

with Hadron UK Insurance Company Limited **Insurance Premium Tax**	[redacted]
In respect of Legal Expenses, with ARAG Legal Expenses Insurance Company Limited **Insurance Premium Tax**	[redacted]
Policy Fee	[redacted]
Total Premium	[redacted]

FOOD / EATERIES PACKAGE INSURANCE

SCHEDULE OF INSURANCE

Please read in conjunction with your 'Statement of Facts/Proposal & Key Facts'

POLICY REFERENCE	[redacted]
INSURER	**Hadron UK Insurance Company Limited**
INCEPTION DATE	22 January 2026
EXPIRY DATE	21 January 2027
BUSINESS NAME	OceanFresh@Steves Limited t/a Steve's @ Etwall
BUSINESS	Fish & Chip Shop
BUSINESS ADDRESS	30 Main Street Etwall Derby DE65 6LP
PREMIUM	[redacted]

SUMS INSURED AND LIMITS OF LIABILITY

BUILDINGS (including subsidence, landlords fixtures and fittings)	[redacted]
SIGNS	[redacted]
PLAYING SURFACES, ARTIFICIAL SURFACES AND FLOODLIGHTS	[redacted]
LOSS OF RENT PAYABLE	[redacted]
DOMESTIC CONTENTS (excludes jewellery & antiques) - maximum limit £2,500 per single item	[redacted]
TENANT'S IMPROVEMENTS	[redacted]
CONTENTS INCLUDING TRADE FIXTURES & FITTINGS, MACHINERY, PLANT(including Property Held in Trust)	[redacted]
ELECTRONIC EQUIPMENT & COMPUTERS (including EPOS systems and computerised tills)	[redacted]
PROPERTY IN THE OPEN	[redacted]
STOCK AND MATERIALS IN TRADE, THE PROPERTY OF THE INSURED OR IN COMMISSION FOR WHICH THE INSURED IS HELD LEGALLY RESPONSIBLE	[redacted]
WINES & SPIRITS	[redacted]
TOBACCO, VAPES, E-CIGARETTES & ANCILLARY EQUIPMENT	[redacted]
DETERIORATION OF STOCK	[redacted]
GOODS IN TRANSIT	[redacted]
GLASS	[redacted]
BOOK DEBTS (Outstanding Debit Balances)	[redacted]
EQUIPMENT BREAKDOWN	[redacted]
BUSINESS INTERRUPTION (24 months Indemnity Period) - GROSS PROFIT	[redacted]
BUSINESS INTERRUPTION FROM BREAKDOWN	[redacted]
EMPLOYEE DISHONESTY	[redacted]
EMPLOYERS LIABILITY	[redacted]
PUBLIC LIABILITY	£ 5,000,000
PRODUCTS LIABILITY	[redacted]
PERSONAL ACCIDENT	[redacted]
LOSS OF LICENCE	[redacted]
MONEY:	
(i) DURING WORKING HOURS AND IN TRANSIT	[redacted]
(ii) IN LOCKED SAFE OUTSIDE WORKING HOURS	[redacted]
(iii) NOT IN SAFE OUTSIDE WORKING HOURS OR IN PRIVATE RESIDENCE	[redacted]
PERSONAL ACCIDENT from ASSAULT	[redacted]
PERILS OPERATIVE, INCLUDING ACCIDENTAL DAMAGE	[redacted]