

RESTAURANT, PUB, BAR, GASTROPUB & MICRO-BREWERY

POLICY OVERVIEW

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Policy Overview

Thank you for choosing Aqueous Underwriting. We offer our products to selected partner brokers in the UK with whom we can build strong and meaningful relationships with. We work with brokers to provide a truly dedicated service in turn enabling them to offer unique levels of customer service to their clients. It's our objective to provide you, the policyholder, with a policy that is tailored to meet the needs of businesses operating in the Food, Leisure and Hospitality trade, protecting both assets and liabilities. We carefully select the insurers that we work with to cover your risk, with a real focus on ensuring that their financial strength and service capabilities meet our demands for excellence. The insurer(s) for your policy is as detailed in your policy schedule. We are very pleased to be given the opportunity to insure your business and hope that as a valued customer we will be able to build our relationship for many years ahead.

This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Some covers are optional and will only apply if you have selected them. Full terms and conditions can be found in the policy documents.

Who is this product for?

This product is designed to meet the demands and needs of someone wishing to insure the assets, earnings and legal liabilities of their business. It is underwritten by **Allianz Insurance Plc**

What is the policy duration?

This policy has a 12 month period of insurance (unless shown differently on your policy schedule) and is annually renewable. The start and end dates of the policy are detailed in the policy schedule.

How do I cancel the policy?

To cancel the policy, please contact the broker, intermediary or agent who arranged the policy. Provided no claim has been

made or incident has arisen which is likely to give rise to a claim during the current period of insurance, you will be entitled to a return of premium calculated on a pro-rata basis. This is subject to certain terms and conditions, full details of which can be found in the policy wording.

How do I make a claim?

If you need to claim, your dedicated claims team will help and guide you through the process. You can notify us of a claim by:

Telephone:

Property Claims: 0344 412 9988

Liability Claims: 0344 893 9500

Our claims advisors are available 9am to 5pm Monday to Friday, outside of these hours you will be given the option to access our Emergency Assistance Service.

Post:

Allianz Claims,
PO Box 10509,
51 Saffron Road,
Wigston,
LE18 9FP

Online:

To notify Allianz of a claim online, or for guidance on what information Allianz will need to make the claim process as quick and as easy as possible, please visit allianz.co.uk/claims.

Please have your policy reference number and/or Allianz reference number to hand and as much information about the claim as possible. For further information please refer to the "How to Make a Claim" section of the Policy Wording.

Your Obligations

You must make a fair presentation of the risk at inception, renewal and variation of the policy. The premium is to be paid on request. Please speak to your broker, intermediary or agent about the options available for the payment of your premium.

Aqueous SME Package Policy Overview

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your broker, intermediary or agent. If you fail to do so your policy may not operate or not operate fully.

Please tell your broker, intermediary or agent as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your broker, intermediary or agent, you may find that you are not covered if you need to make a claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You, or anyone claiming under this policy, must not admit fault or responsibility or pay, offer or agree to pay any money or settle any claim without our permission.

Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

The Insured may be entitled to compensation from the FSCS if the Insurer is unable to meet its liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

What is the law applicable to the contract?

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

How do I make a complaint?

If you have a complaint about anything other than handling of a claim under the policy please contact us at complaints@aqueousuw.com

If you have a complaint about the handling of a claim under the policy, please contact us our Customer Satisfaction Manager at:

Customer Satisfaction Manager
Allianz Insurance plc
57 Ladymead
Guildford
Surrey
GU1 1DB

Phone: 01483 552438

Email: commercialcomplaints@allianz.co.uk

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage; however, if you are not satisfied with our final response, you have the option to take the matter to the Financial Ombudsman Service (FOS)

Financial Ombudsman Service (FOS)

You have the right to refer your complaint to the Financial Ombudsman, free of charge – but you must do so within six months of the date of the final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR
Tel: 0800 023 4567 (from a landline) or
0300 123 9123 (from a mobile)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Core Covers

Section 1 – Material Damage

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers loss or damage to property insured at the premises caused by the following:</p> <ul style="list-style-type: none"> • Fire, lightning, explosion, aircraft, earthquake • Riot, civil commotion, strikes, locked out workers • Theft, attempted theft • Storm, flood, escape of water • Accidental damage, impact • Subsidence <p>Damage to shop front blinds and signs, up to £2,500 for any one loss.</p> <p>Cost of replacement of locks following theft of keys, up to £1,500 for any one loss.</p> <p>30% seasonal increase in stock sum insured.</p> <p>Damage to contents whilst temporarily removed for cleaning, renovation or repair, up to 10% of the sum insured shown in the schedule or £100,000, whichever is less.</p> <p>Damage to contents and stock whilst in any building and being used for an exhibition and whilst in transit to and from the exhibition, up to £5,000 for any one loss.</p> <p>Damage to contents and stock whilst at the private residential home of a director or employee and whilst in transit to and from such private residential home, up to £2,500 for any one loss and £10,000 in any one period of insurance.</p> <p>Damage to contents or stock whilst at a third party storage locations, up to £5,000 any one location and £20,000 in any one period of insurance.</p> <p>Damage to landscaped gardens caused by emergency services in the course of combating or reducing damage, up to £10,000 in any one period of insurance.</p>	<ul style="list-style-type: none"> • When any building or portion thereof becomes unoccupied for a period of 30 consecutive days or more, cover will be restricted and additional terms will apply. • Theft or theft damage not involving forcible and violent entry to or exit from the premises • Gradual deterioration • Electrical or mechanical breakdown • Appreciation in value in excess of the sum insured • Any claim whatsoever arising from terrorism or civil commotion in Northern Ireland. • Any claim whatsoever arising from a computer virus or cyber loss, or cyber incident. • Any claim whatsoever arising from contagious or infectious disease.

The cost of **lost metered water** as a direct result of damage to any tank or pipe, but not automatic sprinklers, up to £10,000 for any one loss.

The costs incurred in **locating the source of an escape of water or fuel** from any tank apparatus or pipe on the premises and subsequent making good of damage caused as a consequence of locating such source, up to £10,000 for any one loss.

The costs and expenses incurred in **cleaning clearing or repairing drains gutters or sewers** at the premises as a consequence of damage from the insured perils but only to the extent of the insured's responsibility, up to £5,000 for any one loss.

The costs incurred with the consent of the Insurer in **refilling fire extinguishment appliances** replacing used sprinkler heads and refilling sprinkler tanks in the event of damage to insured property caused by fire, up to £10,000 for any one loss.

Damage to guests' personal effects at the premises subject to a maximum of £1,000 any one guest's personal effects and £50,000 for any one loss.

Damage to **contents and stock whilst providing outside catering** and whilst in transit to and from such events, up to £2,000 for any one loss.

Section 3 – Employers’ Liability

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Employers’ Liability covers your legal liability to your employees for death or injury occurring in the course of their employment with you up to £10 million for any one loss.</p>	<ul style="list-style-type: none"> • Work on, visiting, or travelling to or from, an offshore installation • Ownership, possession or use of any mechanically propelled vehicle or attached trailer where motor insurance is required by law

Section 4 – Public and Products Liability

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Public and Products Liability covers your legal liability in connection with your business.</p> <p>Public Liability covers accidental injury to members of the public or accidental damage to property not owned by you up to a selectable limit of indemnity of £2 million or £5 million for any one loss.</p> <p>Products Liability covers accidental injury or accidental damage caused by products supplied up to a selectable limit of indemnity of £2 million or £5 million for any one period of insurance.</p>	<ul style="list-style-type: none"> • The cost of recalling or refunding a defective product or rectifying faulty work • Liability arising from advice, design, formula, specification, inspection, certification or testing provided by or on behalf of you • Products liability arising from exports to the USA or Canada • Any liability from products known to be safety critical • Any liability in respect of pollution or contamination unless caused by a sudden, identifiable, unintended and unexpected incident • Liability in any way caused by, arising from or contributed to by exposure to, fear of exposure to, or inhalation of notifiable asbestos

Optional Covers

As part of Section 1 – Material Damage

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Employee Dishonesty – direct financial loss a direct result of one act of theft committed by any employee (acting alone or in collusion with others) with the principal intent to cause the business to sustain a loss and to obtain financial benefit for such employee, up to a maximum of £5,000 for any one loss.</p> <p>Money – loss of or damage to money and non-negotiable money held in connection with the business, subject to the limit as stated in the schedule.</p>	<ul style="list-style-type: none"> • Theft which is first discovered during the period of insurance and within 72 hours of the theft occurring. • Theft where the insured continues to entrust the defaulting employee with money or goods after becoming aware of any material fact bearing on the honesty of the said employee • Any consequential loss of any nature • Any shortage due to error or omission • Theft or attempted theft not involving forcible and violent entry to or exit, or actual or threatened hold up or assault or violence • Theft or attempted theft by any employee

As part of Section 2 – Business Interruption

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Loss of Licence – Covers loss of Gross Profit if the liquor or entertainment licence is revoked renewal is refused due to a cause beyond control the business' control, up to a maximum £100,000 in any one period of insurance.</p>	<ul style="list-style-type: none"> • Any loss to the business by virtue of any legislation relating to the licence • Any loss arising from the revoking of any extension to the normal opening hours • Any loss arising from the revoking of or refusal to renew the licence by the misconduct, neglect or connivance by the business or failure by the business to take steps necessary for keeping the licence in force • Any loss arising from the forfeiture of the licence on the suspicion of illegal drug dealing at the premises • Any loss arising from forfeiture of the licence caused by alteration of the premises without the consent of the appropriate authority • Any loss arising from the premises: <ul style="list-style-type: none"> ○ being closed for any period which is not required by law ○ not being maintained in a sanitary condition or satisfactory state of repair • Payment of whatever nature due to the licensing authority by the insured

Additional Benefits

Glass Replacement

Broken glass is dangerous and in some circumstances can be a major security risk. Allianz have negotiated a special arrangement for you with one of Britain's leading glass replacement specialists. In an event of emergency or if your property is insecure please phone [our Claims Team on 0344 412 9988](#).

Help on starting and running a business

Running a business means facing a constant stream of challenges and opportunities often with limited resources. Whether you're looking for help with management techniques, finance, export skills, design, technology, marketing or information technology, one phone call will put you in touch with a highly experienced team of experts with hands-on experience.

To contact your regional Business Support Helpline, telephone:

England:

[Business Support Helpline \(England\)](#)
enquiries@businesssupporthelpline.org
Telephone: 0800 998 1098
Monday to Friday, 9am to 6pm (except bank holidays)

Wales:

[Business Wales Helpline](#)
Telephone: 0300 060 3000
Monday to Friday, 8.30am to 5.30pm (except bank holidays)

Scotland:

[Find Business Support Scotland](#)
Telephone: 0300 303 0660
Textphone: 0800 023 2071
Monday to Friday, 8.30am to 5.30pm (except bank holidays)

Support and advice can also be obtained through the GOV.UK website at gov.uk/business-support-helpline.

Allianz Risk Management

Additional risk management guidance and support can be accessed via allianz.co.uk/risk-management, our free, online risk management website which offers an array of information including:

- comprehensive guidance for key and trade sector specific topics, including an overview of criteria to consider and actions to take when assessing and managing risk
- a business impact analysis tool, to assist you in a better understanding of where your business may be vulnerable to disruption and the mitigation measures that can be adopted
- access to a range of discounted online training packages to help you in the management and control of hazards and risks in your workplace
- news keeping you up-to-date with the latest developments in business risk
- A-Z of key UK legislation providing an outline of its purpose, who's responsible for compliance and what needs to be done
- a network of quality approved suppliers providing a range of discounted products and services

Privacy Notice

Please find below a summary of our Privacy Notice. The full notice can be found on the Allianz UK website: [Allianz.co.uk/privacy-notice.html](https://www.allianz.co.uk/privacy-notice.html).

If you would like a printed copy of our Privacy Notice, please contact the Data Rights team using the details below.

Allianz Insurance plc is the data controller of any personal information given to us about you or other people named on the policy, quote or claim. It is your responsibility to let any named person know about who we are and how this information will be processed.

Allianz Insurance plc, Allianz Engineering Inspection Services Limited, Petplan Ltd and VetEnvoy are companies within the Allianz Holdings.

Anyone whose personal information we hold has the right to object to us using it

They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to.

If you wish to exercise any of your data protection rights you can do so by contacting our Data Rights team:

Telephone: 0208 231 3992
Email: datarights@allianz.co.uk
Address: Allianz Insurance Plc, Allianz,
57 Ladymead, Guildford,
Surrey, GU1 1DB

Any queries about how we use personal information should be addressed to our Data Protection Officer:

Telephone: 0330 102 1837
Email: dataprotectionofficer@allianz.co.uk
Address: Data Protection Officer, Allianz,
57 Ladymead, Guildford,
Surrey, GU1 1DB

Aqueous Underwriting is a trading name of Aqueous Management Limited which is an appointed representative of Davies MGA Services Limited, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. Aqueous Management Limited is registered in England and Wales company number 09608791. Registered office at 5 Churchill Place, 10th Floor, London, England, E14 5HU

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