

Buildings Insurance Cover Summary – Provided by Heath Lambert

for Enterprise Inns Plc and Subsidiary Companies
(including Unique Pub Company Ltd)



Date of Issue: 30 September 2010

This Cover Summary confirms that the undernoted insurance cover has been effected.

Period: From 30 September 2010 to 29 September 2011

Cover: All Risks of Physical Loss or Damage including Terrorism

Sums Insured: Buildings) Within overall Group Sum Insured
Rent) Individual values not available

Deductibles: The lessee contribution to repairs following insured damage at the property is limited to a maximum of £1,000

Insurer: Royal & Sun Alliance Insurance plc
Policy No: RTT254600

The Insured Property is: Buildings including landlords fixtures and fittings outbuildings walls gates fences canopies and fixed signs piping ducting cable wires and associated equipment yards forecourts and car parks pavements street furniture machinery plant and all other contents the property of Enterprise Inns plc, excluding stock and materials in trade, office equipment and any items owned by the licensee or for which the licensee is responsible under a lease or tenancy agreement.

ALL COVER SUBJECT TO POLICY TERMS AND CONDITIONS

The Main Exclusions are summarised overleaf

Important Notice:

This Policy does not include cover for the licensee's public and products liability or employer's liability, nor does it insure business interruption risks, business or personal money, stock, trade contents, machinery or personal possessions owned by the licensee or for which the licensee is responsible under a lease or tenancy agreement. All lessees and tenants should consequently ensure that they have the necessary cover in place as required by their lease or tenancy agreement.

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Main Exclusions

Damage to

- that part of any dynamo electric motor or other electrical equipment caused by its own self-ignition
- moveable property stored in the open by theft or the action of dust hail rain sleet snow or the direct action of storm or wind
- property insofar as it is more specifically insured

Damage caused by occasioned through or in consequence of

- the property's own wear tear gradual deterioration rust or corrosion insects vermin or inherent vice damp shrinkage evaporation loss of weight contamination change of flavour colour texture or finish wet and dry rot frost or change in temperature of the property
- mechanical or electrical breakdown or derangement latent defects faulty materials design or workmanship

but these exclusions shall apply only to that part of the property immediately affected and shall not apply to damage to other property resulting from such causes

- normal settling cracking shrinkage or expansion of pavements foundations walls floors ceilings swimming pools or car parks collapse or fear of collapse of buildings or part thereof arising out of latent defects structural defects or errors in design workmanship or materials except for damage to other insured property

unless such damage is caused by fire lightning explosion collapse of steam pressure plant aircraft or other aerial devices or articles dropped therefrom riot civil commotion strikers locked-out workers persons taking part in labour disturbances malicious damage storm flood escape of water from any tank apparatus or pipe impact earthquake theft or sprinkler leakage subsidence ground heave or landslide

- damage to that part of the property insured whilst it is undergoing any process unless such damage is caused by an insured event extraneous to the process being undertaken
- unexplained disappearance or inventory shortage
- confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any Government or public or local authority
- pressure waves caused by aircraft or other aerial devices travelling at supersonic speeds
- pollution or contamination
- damage attributable solely to change in the water table level

Additional Notice

This document is provided to you for information only. The issuance of this document does not make the person or organisation to whom it is issued an additional insured, nor does it modify in any manner the contract of insurance between Enterprise Inns plc and the insurers. Any amendment, change or extension of such a contract can only be effected by specific endorsement attached thereto.

Should the above-mentioned contract of insurance be cancelled, assigned or changed during the above policy period in such manner as to affect this document, no obligation to inform the holder of this document is accepted by Heath Lambert or by the insurers.”

Buildings Insurance FAQ's



Q. Can I insure the building myself?

A. No, Enterprise Inns insure the building and recharge this back through an insurance rent. This is because as a tenant you are not responsible for insuring our asset.

Q. Why am I charged VAT on my insurance charge?

A. You are charged VAT on your insurance because this is an insurance recharge and not a premium. As we purchase a block policy for the buildings insurance we do not have individual policies for each pub.

Q. How do I report a new claim?

A. All new claims are to be reported to our property helpdesk on 0870 707 1111.

Q. What is covered under the buildings insurance policy?

A. We have an all risks policy which means all perils are covered, with the exception of any betterment works or maintenance related works. Please refer to the years cover summary for detailed information on coverage.

Q. What do I need to insure?

A. Please refer to your insuring obligations in your lease for detailed information. Generally, leases states that you must have Employers Liability (this is a legal requirement) Public Liability, Contents insurance, Business Interruption Insurance, Cover for Stock, Cash and domestic accommodation is also a requirement. Please check you have the correct sums insured to protect you in the event of a loss.

Q. What happens if my pub is unable to trade because of a loss?

A. You will be eligible for a claim under your business insurance policy if the pub is unable to trade as a result of a loss. You may also be eligible for a rental concession for the period the pub is closed as a result of any damage to the building.