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COMMERCIAL COMBINED INSURANCE SCHEDULE

Policy Wording:	**CONX-CAS-009-0322**
	Legal: Essential Business Legal EBLPW.01-25HDI.Digital
Contract number:	**CNVX2025CASAX175H**
	Legal: BIN.CHA.0921
Coverholder:	**Chapman & Stacey Underwriting Agency**
Policy Number:	**CS/CC/SS13491398**
The Insured:	**BK Catering (Leicester) Ltd**
Business:	**Other**
Additional Business Information	**Catering Contractor - Indoor & Outdoor Catering at Various Locations Property Oner lets his unit out to another catering company to use when he is not using it (approximately 1-2 days a week)**
Correspondence Address:	**Bracknell Farm, Leicester Road, Leicester, Leicestershire, LE9 7TJ**
The Premises:	**As stated herein**
Period of Insurance:	**04 April 2026 to 03 April 2027 both days inclusive**
Renewal Date:	**04 April 2027**
Insurer:	**Property - Convex Insurance UK Limited**
	Liability - Convex Insurance UK Limited
Operative Cover:	**('Not Insured' or £0 is shown on the schedule where there is no cover)**
Covered Jurisdiction:	Worldwide ex USA/ Canada
Territorial Limits:	Worldwide ex USA/ Canada

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The Premises - Bracknell Farm, Leicester Road, Leicester, Leicestershire, LE9 7TJ

Interested Parties	**None**
SECTION A	
EMPLOYERS' LIABILITY	
Limit of Indemnity	**£10,000,000 any one occurrence**
SECTION B	
PUBLIC LIABILITY	
Limit of Indemnity	**£2,000,000 any one occurrence**
SECTION C	
PRODUCTS LIABILITY	
Limit of Indemnity	**£2,000,000 any one occurrence and in the aggregate**
SECTION D	
POLLUTION LIABILITY	
Limit of Indemnity	**£2,000,000 any one occurrence and in the aggregate**
SECTION E	
MATERIAL DAMAGE	**Operative**
Buildings - including 15% uplift on declared value	**£29,469**
Buildings - declared value	**£25,625**
Tenants Improvements	**£0**
Glass Extension	**£0**
Electronic Business Equipment (including computers)	**£0**
General Stock	**£2,000**
Stock of Non Ferrous Metals	**£0**
Cigarettes, Cigars and Tobacco	**£0**
Wines and Spirits	**£500**
Target Stock	**£0**
Other Contents - including 15% uplift on declared value	**£6,900**
Other Contents - declared Value	**£6,000**
Other Specific Property	
SECTION F	
BUSINESS INTERRUPTION	**Operative**
Gross Profit	
Indemnity Period	**12 Months**
Total Sum Insured	**£106,000**
Rent Receivable	
Indemnity Period	**12 Months**
Total Sum Insured	**£0**
Increased Cost of Working	
Indemnity Period	**12 Months**
Total Sum Insured	**£0**
LOSS OF LICENCE	
Sum Insured	**£0**

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BOOK DEBTS

Sum Insured	£0

SECTION G

MONEY

1) Non Negotiable Documents (as defined in the policy)	Not Operative
2 a) Money in the Premises outside Business Hours not contained in locked safes or strongrooms	£250,000
2 b) Money in Your private residence or that of Your authorised directors, partners or employees or collectors	Not Insured
2 c)Money in the Premises outside Business Hours contained in locked safes or strongrooms	Not Insured
2 d) Money in the Premises during Business Hours	£0
2 e) Money whilst in Transit or in a bank night safe	£0
	£0

SECTION H

ALL RISKS

Territorial Limits	Not Operative

SECTION I

GOODS IN TRANSIT

	Operative
Property in Transit by Insured's vehicles and/or trailers and/or containers	£2,000
Property in Transit by Road Hauliers	£0
Property in Transit by Post and/or Parcel post and/or Rail	£0
Territorial Limits	UK

SECTION J

DETERIORATION OF REFRIGERATED STOCK

	Operative
Sum Insured:	£2,000

Excesses

Section A/B/C/D Liability	£250.00 each and every loss in respect of third-party property damage and bodily injury
Section E Material Damage	£250.00 each and every loss
Subsidence	£1000.00 each and every loss
Section G Money	£250.00 each and every loss
Section H All Risks	£250.00 each and every loss
Section I Goods in Transit	£250.00 each and every loss
Section J Deterioration of Stock	£250.00 each and every loss

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Legal Expenses

Any one event:	**£100,000**
Aspect Enquiries:	**£2,000**
Employment Disputes Compensation Awards aggregate limit payable during any Period of Insurance:	**£1,000,000**

Operative Covers:

Employment
Employment Compensation Awards
Employment Restrictive Covenants
Tax Disputes
Property
Legal Defence
Compliance & Regulation
Statutory Licence Appeals
Loss of Earnings
Personal Injury
Executive Suite
Contract & Debt Recovery
Crisis Communication
Limit of Indemnity : £100,000

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Endorsements

710: Food Safety and Hygiene Condition

It is a condition precedent to liability under this Policy that the Insured complies with the following:

a) erect suitable signs to warn patrons of hot plates and surfaces

b) ensure that a monitoring system is in place to check the shelf life and quality of foods

c) include in food menus clear warnings regarding ingredients likely to cause allergic reactions.

712: Food Standards Agency condition

It is a condition precedent to indemnity under all sections of this policy that the insured business be appropriately registered with the local government agency responsible for enforcement of food hygiene laws . It is a further condition that the business must notify insurers immediately in the event the business is given a grade or score of lower than 3 stars , 'adequate' 'pass' (or the equivalent grade as per the local authorities marking system.)

715: Tenanted Properties Condtion

It is a Condition Precedent to Liability under this Policy that all tenants of the Premises hold their own liability policies in force, covering all of their operational activities and with a minimum Public Liability limit of indemnity of not less than hereon.

It is the responsibility of the Insured to check that such cover is in force.

748: Ingredients Condition

It is a condition precedent to liability under this Policy that all ingredients are tested & approved proprietary products & that suitable allergic reaction warnings are provided with each product

753: Venues Own Insurance Condition

It is a condition precedent to liability under this Policy, that all Venues used & events attended hold their own liability policies in force with a minimum public liability limit of indemnity of £2,000,000.

It is the responsibility of the Insured to check that such cover is in force.

781: Increased Excess - Escape of Water

The excess is increased to £500 each & every loss in respect of claims arising from or connected to escape of water from pipes tanks & other water utilising appliances

801: Theft - Forcible & Violent

This policy provides cover under the theft or attempted theft or malicious damage perils , only following forcible or violent entry or exit to the building

814: Loss Of Licence Extension

This Policy will indemnify the Insured up to and not exceeding the amount stated in the schedule for Loss Of License in the event that the License in relation to the use of the Premises is

(1) forfeited under the provisions of the appropriate legislation governing such Licences

(2) refused renewal after due application for such renewal to the appropriate authority

at any time during the Period of Insurance the Insurers will pay or make good to you any loss that you may sustain in respect of

(a) depreciation in value of your interest in the Premises by the forfeiture of or refusal to renew your Licence to an amount not exceeding the Limit of Indemnity stated in the Schedule applicable to this Section

(b) costs and expenses incurred by you with the written consent of the Insurers in connection with any appeal against the forfeiture of or refusal to renew the Licence

DEFINITION TO THE LOSS OF LICENCE EXTENSION

Licence

means licence granted to you by the Justices for the sale or supply of excisable liquor at the Premises

BASIS OF PAYMENT

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The amount payable under this Section will not exceed the Limit of Indemnity stated in the Schedule applicable to this Section

EXCLUSIONS TO THE LOSS OF LICENCE EXTENSION

(1) No claim will arise if under this Section

(a) you are entitled to obtain compensation under the provisions of any Act of Parliament in respect of refusal to renew the Licence

(b) before or after refusal to renew or forfeiture of your Licence the Premises are required for any public purpose by an appropriate authority

(c) surrender refusal to renew or forfeiture arises under or results directly or indirectly from

(i) any scheme of town or country planning improvement redevelopment surrender or reduction

(ii) re-distribution of Licences in connection with redevelopment

(iii) any alteration of the law affecting the granting or surrender refusal to renew or forfeiture of Licences

(2) No claim will arise under this Section unless you prove to the Insurers reasonable satisfaction that such matter was beyond your power or control if

(a) any alterations to the Premises requiring the consent of the licensing or other necessary authority are made without their approval

(b) the Premises are closed for any period not required by law

(c) the Premises are not maintained in a sanitary or other suitable state of repair or condition

(d) any direction or requirement of the licensing or other authority is not complied with

(e) forfeiture of or refusal to renew your Licence is caused wholly or partly by or through

(i) your misconduct procurement connivance neglect or omission

(ii) your omission to take any step necessary to keep the Licence in force

SPECIAL CONDITIONS TO THE LOSS OF LICENCE SECTION

N B Insurers consider time to be of the essence in complying with the Conditions applying to this Section

(1) On becoming aware of any

(a) complaint against the Premises or the control of it

(b) proceedings against or conviction of the holder of the Licence or manager tenant or occupier of the Premises for any breach of the licensing law or any matter whatsoever whereby the character or reputation of the person concerned is affected or called into question with regard to such person's honesty moral standing or sobriety

(c) change in the tenancy or arrangement of the Premises

(d) transfer or proposed transfer of the Licence

(e) alteration to the purpose for which the Premises are used

(f) objection to renewal or other circumstances which may endanger the Licence or its renewal

you must as soon as possible give notice in writing to the Insurers and supply such additional information and give such assistance as the Insurers may reasonably require

(2) In the event that the holder of the Licence or manager tenant or occupier of the Premises dies or is incapacitated or deserts the Premises or is convicted of any offence (where such conviction affects the character or reputation of the convicted person with regard to such person's honesty moral standing or sobriety) you will where practicable and at the request of the Insurers procure a suitable replacement to whom the Justices will transfer the Licence or grant the Licence by way of renewal

(3) In the event of the Licence being forfeited or renewal refused you must

(a) give notice in writing to the Insurers within 24 hours of learning such event stating the grounds upon which the Licence was forfeited or refused renewal

(b) give all such assistance as the Insurers may require for the purpose of an appeal against such forfeiture or refusal to renew and allow the Insurers and their solicitors full discretion in the conduct of such proceedings

(c) apply if practicable and required by the Insurers for the granting of such new Licence for the same or alternative premises as may enable you to continue your Business in a similar or alternative form

(d) provide a statement of your loss (if any) together with such documents statements and accounts as may be reasonably required by the Insurers to verify the same and also (if required by the Insurers) make a declaration as to the truth accuracy and completeness of your statement and give the Insurers free access to the Premises and your business books and accounts as may be necessary to ascertain the value of the Premises and the goodwill of your Business

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850: CYBER LIABILITY EXCLUSION

The Insurer shall not provide indemnity under this insurance against liability caused by or arising from

the use or misuse of the Internet or similar facility;

any electronic transmission of data or other information;

any computer virus or similar problem;

the use or misuse of any Internet address Website or similar facility;

any data or other information posted on a Website or similar facility;

any loss of data or damage to any computer system including, but not limited to, hardware or software;

the functioning or malfunctioning of the Internet or similar facility, or of any Internet address, Website or similar facility;

any infringement, whether intentional or unintentional, of any intellectual property rights including, but not limited to, trademark, copyright or patent.

L019: Bona Fide Sub-Contractors Condition

It is a condition precedent to our liability that all sub-contractors have Employers Liability and Public Liability insurance in respect of their liability at law for Injury or Damage arising in connection with the Business described in the Schedule and that

i) the Limit of Indemnity of the Public Liability insurance is not less than the Limit of Indemnity provided for Public Liability in the Schedule for this Policy in respect of any one claim arising out of one cause, and
ii) those insurances extend to indemnify You as Principal against all liability for such Injury or Damage.

L050: Fat Frying Condition

It is a condition precedent to Our liability that

(a) all deep fat frying ranges are equipped with
(i) thermostats arranged to prevent the temperature of cooking oils or fats rising above 205 degrees Centigrade and that such thermostats are maintained in efficient working order
(ii) automatic thermostatic cut outs arranged to cut off the heat source in the event of a failure of the working thermostats
(b) there is no replenishment of supplies of oils or fats to the apparatus whilst the apparatus is hot
(c) the cooking range(s), grease trap filters and thermostats attached to or forming part of the range(s) are thoroughly cleaned at intervals not exceeding one month
(d) extract ducting flue pipes and pans are thoroughly cleaned and inspected at intervals not exceeding six months and any equipment having splits holes or other damage are replaced or repaired
(e) all deep fat frying ranges are serviced by a competent engineer in accordance with the manufacturer's instructions at intervals not exceeding one year
(f) at least one of the following portable fire extinguishers are situated in the vicinity of each deep fat frying range and that such extinguisher(s) are maintained in efficient working order:
9 litre foam
10 kg CO_2 (in at least two extinguishers)
4.5 kg dry powder
(g) one fire blanket is installed in the vicinity of the apparatus

L066: Ground Surfaces and Underground Services - Slipping and Tripping Risks

It is understood and agreed that it is a condition precedent to Our liability that all ground surfaces of the venue(s) are checked for tripping and/or slipping risks prior to the open period(s) of the event(s) and that appropriate action is taken to eliminate such risks.

L094: Live Entertainment and Disco Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability, directly or indirectly resulting from or in consequence of the provision of discos and/or live entertainment of any nature.

L114: Personal Protective Equipment Condition

It is a condition precedent to Our liability that the use or wearing of Personal Protective Equipment by any Employee is rigorously enforced and that Personal Protective Equipment is supplied to the Employee and that a formal record is maintained confirming receipt of such equipment.

L125: Professional Indemnity Exclusion

We will not pay for liability arising out of the exercising by You or any of Your Employees, agents or sub-contractors of any professional advice design or specification whether fees are charged or not.

L221 - Fire Risk Assessment & Appliances Maintenance Condition - Applies to commercial & residential portions

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It is a Condition Precedent to insurers Liability under all policy sections that :

(a) all required fire risk assessments are up to date and all risk improvements identified are undertaken in a reasonable timescale

(b) adequate fire detection equipment is in place , serviced and maintained in line with manufacturers recommendations & all current legislation

L222 Health & Safety / Risk Assessments Condition

It is a Condition Precedent to insurers Liability under all sections of this Policy that the insured has carried out a full programme of Risk Assessments and has a formal Health & Safety policy is in place including training , provision of appropriate personal protective equipment & record keeping of staff training and communications .

P001: Composite Panel Condition

It is a condition precedent to Our liability that in respect of all Buildings which have composite panels
(a) any damaged composite panels must be replaced or repaired without delay
(b) items such as battery chargers must not be suspended from composite panels
(c) a hot work permit system must be in operation
(d) all ductwork passing through composite panels must be sleeved in non combustible material
(e) all wiring passing through composite panels must be encased in metal conduit and sealed with rubber grommets

P003: Electrical Circuit Maintenance Condition

It is a condition precedent to Our liability that all electrical circuits are tested at least once in every five years ,with the most recent not more than 5 years old at policy inception , in accordance with BS7671: 2018 Requirements (or any subsequent legislation if appropriate) for Electrical Installations by an Approved Contractor or a Registered Member appropriate for the type of installation, of a UKAS accredited electrical contractor certification or inspection body scheme, or by a company which is a UKAS accredited Full Member of the Safety Assessment Federation (SAFed). On completion, a recognised Electrical Installation Condition Report is to be issued, a copy of which must be retained & available to insurers upon request

All reported defects are to be remedied immediately, and any items coded FI ("Further investigation required") investigated without delay and any subsequent remedial measures coded and implemented immediately with the offending component or circuit taken out of service until suitable repairs are carried out , with confirmation of such also retain for evidence & available to insurers upon request .

P004: Fat Frying Condition

It is a condition precedent to Our liability that
(a) all deep fat frying ranges are equipped with
(i) thermostats arranged to prevent the temperature of cooking oils or fats rising above 205 degrees Centigrade and that such thermostats are maintained in efficient working order
(ii) automatic thermostatic cut outs arranged to cut off the heat source in the event of a failure of the working thermostats
(b) there is no replenishment of supplies of oils or fats to the apparatus whilst the apparatus is hot
(c) the cooking range(s), grease trap filters and thermostats attached to or forming part of the range(s) are thoroughly cleaned at intervals not exceeding one month
(d) extract ducting flue pipes and pans are thoroughly cleaned and inspected at intervals not exceeding six months and any equipment having splits holes or other damage are replaced or repaired
(e) all deep fat frying ranges are serviced by a competent engineer in accordance with the manufacturer's instructions at intervals not exceeding one year
(f) at least one of the following portable fire extinguishers are situated in the vicinity of each deep fat frying range and that such extinguisher(s) are maintained in efficient working order:
- 9 litre foam
- 10 kg CO_2 (in at least two extinguishers)
- 4.5 kg dry powder
(g) one fire blanket is installed in the vicinity of the apparatus

P006: Flat Roof Condition

It is a condition precedent to Our liability that any flat felted roof portion of the Premises shall be inspected at intervals not exceeding twelve months by a qualified builder or property surveyor and any defects brought to light by that inspection shall be repaired immediately. You must keep a copy of the invoice showing that the work has been undertaken.

P012: Outside Waste and other combustibles Storage Condition

It is a condition precedent to Our liability that all combustible items are stored at least 5 metres away from the Premises at all times.

P014: Portable Heater Exclusion

It is a condition precedent to Our liability that no paraffin or portable electric or gas heaters or containers are used or stored on the Premises unless specifically agreed by Us prior to such use or storage.

P017: Stillage Condition

It is a condition precedent to Our liability that all Stock in Trade in basements or at ground floor level is stored on racks, pallets or stillages at least 10cm above floor level at all times.

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P024: Waste Condition (Daily)

It is a condition precedent to Our liability that all combustible trade waste and refuse is removed from the Buildings every night.

Authorised By:

Dated: **31 March 2026**

Issued by: **Chapman & Stacey Underwriting Agency, 3 Sydney Road, Haywards Heath, West Sussex, RH16 1QH**

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STATEMENT OF FACT

Disclosure

Our acceptance of this risk is based on the information presented to us, which is detailed in the following Statement of Fact, being a fair presentation of your business including any unusual or special circumstances which increase the risk and any particular concerns which have led you to seek insurance. Please check this information and advise immediately if you feel this differs from the information you have presented to us. In the event of deliberate or reckless misrepresentation and/or non-disclosure of any unusual or special circumstances which increase the risk, we may void the policy. Our continued acceptance is based on any changes from the original information presented being advised and accepted by us. A change in risk may allow us to avoid a claim or impose additional terms or conditions. If you are in any doubt about any of the above you should consult your insurance broker or advisor.

You or any of your partners or directors either personally or in connection with any business which you/they have been involved have ever :-

a) been declared bankrupt or are the subject of any current bankruptcy proceedings or any voluntary or mandatory insolvency or winding up procedures?	Yes
b) been disqualified from being a company director?	No
c) had a County Court Judgement or Sheriff Court Decree?	No
d) been convicted of or charged with (but not yet tried) a criminal offence other that a motoring offence or a spent conviction in accordance with the 'Rehabilitation of Offenders Act 1974'	No
e) been prosecuted or have prosecutions pending under the Health and Safety at Work Act or any other statute or regulation?	No
f) had any insurance proposal declined, renewal refused, had any special or increased terms applied, had insurance cancelled mid-term by Underwriters, had a policy declared void or claim repudiated?	No

Voluntary Liquidation February 2025 - Bens Kitchen (Leicester) Ltd. Policyholder accrued a debt for VAT owed to HMRC during 2020-2021 but was unable to trade properly during those years due to Covid. Policyholder has made an honest attempt to pay the debt but has not been able to successfully catch up enough to cover it. There is approximately £48k owing to HMRC. There are no other creditors.

Business	Other
Additional Business Information	Catering Contractor - Indoor & Outdoor Catering at Various Locations Property Oner lets his unit out to another catering company to use when he is not using it (approximately 1-2 days a week)

The Business

Do you or any of your employees engage in the application of heat away from your business premises.	Yes
Catering including indoor and outdoor catering	
Do you or any of your employees handle, transport or work with any of the following: Radioactive substances or devices, explosives, asbestos, silica, toxic or hazardous chemicals, materials giving rise to dust or fumes, lifts, cranes, Hoists, slings, cradles or processes involving a noise level in excess of 85db	No
Do you or any of your employees manufacture or sell products used in air or spacecraft, marine craft, offshore, in nuclear installations, in safety critical parts or motor vehicles?	No
Do you design, give advice or prepare specifications in respect of any products supplied or contract	No
Do you maintain rights of recourse/recovery against any manufacturer?	Yes
Do you have a formal written Health and Safety policy?	No
Do you have less than 5 employees?	Yes
Have you carried out the following risk assessments in respect of the Management Of Health And Safety At Work Regulations 1999: ? a) manual handling b) COSHH c) working with machinery d) work at height	Yes
Do you record in document form the above risk assessments?	Yes
Do you have a formal safety-training plan for employees?	Yes
Do you have a documented procedure for high-risk activities?	No
Are any goods derived from the far east?	No

The Premises

Approximate year of Construction?	1920
Is the Premises Listed?	No
Are the premises fully occupied solely by the business and not vacant for more than 14 consecutive days at a time?	No
Please provide additional information in respect of the occupancy:	
Customer operates from his own welfare cabin from the risk address but also works in various locations.	
Are the premises occupied over night ie. Proposer/Manager living on site or 24hr Security?	No
Are the premises in an area which is free from flooding and at least 250 metres away from the nearest lake, river,	

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canal or tidal waters?	Yes
Does the premises have a basement?	No
Are the premises Free from and in an area which is free from any signs of subsidence, heave or landslip both now and in the past?	Yes
Are the premises, in a good state of repair?	Yes
Construction of the walls?	Other
plywood with a concrete render with plasterboard interior	
Construction of the roof?	Other
plywood with a concrete render with plasterboard interior	
Is any part of the roof flat?	Yes
What percentage of the overall roof is constructed of flat felt on timber?	76% to 100%
Construction of the floors?	Concrete
Are there any adjoining premises?	No
How is the premises heated?	Not Heated
Does the premises have Fire Extinguisher appliances or sprinklers installed to scale?	No
Does the premises have an Automatic Fire Alarm conforming to LPC rules?	No
Is any part of the premises a) subject to any contract with or let to students, any government department, local authority, housing association or other similar organisation, any person who is seeking but has not yet been granted asylum in the UK or, b) let with leases under 6 months?	No

The Security

Are all final exit doors fitted with 5 lever mortice deadlocks complying to BS3621?	Yes
Are all accessible windows, fanlights and skylights fitted with key operated locks?	Yes
Is the premises protected by roller shutters and/or grills to all external accessible windows?	No
Is the the entire frontage protected by shutters or grills?	No
Please state the type of alarm protecting the premises:	None
Do you have a CCTV system protecting the premises?	No
Please give details of any other protections to the premises such as a safe, smoke detectors, neighbourhood watch etc	

Employers Liability

What is your estimated annual wageroll paid to clerical employees?	£0
What is your estimated annual wageroll paid to clerical Principals?	£0
What is your estimated annual wageroll paid to manual Principals?	£20,000
What is your estimated annual wageroll paid to manual employees working at your premises?	£0
What is your estimated annual wageroll paid to manual employees working away from your premises including labour only subcontractors?	£15,000
What is your estimated annual wageroll paid to wages paid to woodworking machinists?	£0
What is your estimated annual wageroll paid to store, warehousemen or drivers?	£0
What is your estimated annual wageroll paid to other machine operators?	£0

Public / Products Liability

What is your estimated annual UK turnover for the next 12 months?	£106,000
What is your estimated annual United States or Canada turnover for the next 12 months?	£0
What is your estimated annual Rest of the World turnover for the next 12 months?	£0
What are your estimated annual payments to bona-fide subcontractors?	£0

Additional Information

Employers' Reference Number(s)

Claims Information

Within the last 5 years, have you or any of your partners or directors in connection with any business which you/they have been involved had any losses whether insured or not or had any claims made against you.	No

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