



Gallagher

Insurance | Risk Management | Consulting

Major Risks Practice
The Walbrook Building
25 Walbrook
London
EC4N 8AW

Telephone 07771 806413

Fax 020 7560 3417

Email sarah_burrows@ajg.com

www.ajg.com/uk

17 September 2021

Cover Summary
Stonegate Pub Company Limited and subsidiary companies
(including Unique Pub Company Ltd)

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

Period: From 30 September 2021 to 29 September 2022

Cover: All Risks of Physical Loss or Damage including Terrorism

If any of the property insured stated in the Schedule suffers Damage (or in respect of Item E only Deterioration) the Insurer will indemnify the Insured as follows.

Damage means physical loss destruction or damage from any cause occurring within the Territorial Limits including

a) in respect of Computer Equipment

i) dryness or dampness of atmosphere extremes of temperature corrosion or rust directly resulting from physical damage to air conditioning equipment

ii) loss damage distortion erasure or corruption of data and records by accidental or malicious acts

b) damage to property caused by its own spontaneous fermentation heating or combustion

c) damage to Buildings for which the Insured is responsible in the furtherance of theft or attempted theft provided such damage is not covered by any other insurance

Subject to the policy terms conditions and exceptions

Sums Insured: Buildings) Within overall Group Sum Insured which is in excess of £1bn

2 years Loss of 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 per loss that is progressed.

Insurers: Zurich Insurance plc Policy Number: EH760938

Lloyds of London Policy Number: FC0354321

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 Stonegate Pub Company Limited and subsidiary companies, 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 your business interruption risks, business or personal money, stock, trade contents, machinery or personal possessions including domestic contents 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.

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
- Coastal piers coastal jetties excavations livestock and growing crops

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 lighting 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 landslip

- 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



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- 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
- And as per policy

Additional Notice

This document is provided to you for information only. Stonegate Pub Company Limited and subsidiary companies may earn a commission for the placement of this insurance. 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 Stonegate Pub Company Limited and subsidiary companies 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 Arthur J. Gallagher or by the insurers.

If you require further specific information pertaining to this policy, then please contact the Insurance Team at Stonegate Pub Company Limited and subsidiary companies on 03333 202085 or insurance@stonegategroup.co.uk.

Yours faithfully

Sarah Burrows ACII
Director
For and on behalf of
Arthur J. Gallagher