



## Your Business Combined Schedule

You should read this Schedule in conjunction with Your Statement of Fact and Policy Wording.

These details are a record of the information You have supplied to Us and the cover You have selected.

It is essential that You read all of the clauses applying to Your Policy as these contain important information that is specific to Your Policy and will affect Your Policy cover.

In choosing this product and Your level of cover, You have not received any personal recommendations from RSA.

---

**Policy Number** RSHS0026856

---

### Your Details

Policyholder: The Chocolate Detective Ltd trading as .  
Policyholder Address: 149 Southampton Way, London, Surrey, SE5 7EW  
Business: Chocolate Wholesaling

---

### Your Intermediary

Intermediary Name: Southall Harries Ltd  
Intermediary Address:  
Intermediary Number: XM3928

---

### Your Policy Dates

Period of Insurance From: 14/11/2024 To: 31/10/2025  
Effective Date of Change: 14/11/2024 Renewal Date: 01/11/2025

---

### Your Premium Information

Additional Premium: £0.00 Insurance Premium Tax: £0.00  
Total Amount Due: £0.00

---

**Reason for Issue** Mid-term Alteration



## Premises

Premises Address: 149 Southampton Way, London, Surrey, United Kingdom, SE5 7EW

### Premises Applicable Clauses

The following Clauses apply to these Premises as detailed under Additional Terms and Conditions

#### IEE001 Electrical Installation Requirements

See the end of this Schedule for details of these Clauses

---

## Insurances applicable to these Premises

---

### Property Damage Insurance

#### Operative Covers

Covers 1 - 8, 10 - 12:	Included
Cover 9 (Subsidence, ground heave, landslip):	Included
Cover 13 (Any other accident):	Included

#### Buildings

Not Included

#### Rent Payable

Not Included

#### Tenants' Improvements

Not Included

#### General Contents

Included

Declared Value:	£3,000
Uplift Level:	15%
Sum Insured:	£3,450

#### Computer Equipment

Included

Computer Equipment, Ancillary Equipment and Software:

Declared Value:	£2,000
Uplift Level:	15%
Sum Insured:	£2,300

Computer Systems Records Sum Insured: £10,000

#### Computer Breakdown

Not Included



## Stock

	Included
Stock in the Open:	£0
Specific Stock Items:	Not Included
All other Stock:	£5,000
Seasonal Increase in Stock:	Included
Amount of Increase:	25%
Period when cover applies:	November, December and 31 days immediately preceding Easter Day

## Your Contribution:

In respect of Cover 9 (Subsidence, landslip or heave):	£1,000
In respect of any other Damage:	£500

---

## Deterioration of Stock Insurance

Not Included

---

## Loss of Liquor Licence Insurance

Not Included



## Other Insurances applicable to the Policy

---

<b><u>Business Interruption Insurance</u></b>	Not Included
---	--------------

---

<b><u>All Risks Insurance</u></b>	Not Included
-----------------------------------	--------------

---

<b><u>Money Insurance</u></b>	Not Included
-------------------------------	--------------

---

<b><u>Terrorism Insurance</u></b>	Not Included
-----------------------------------	--------------

---



**Liability Insurance**

Included

**Section 1 – Employers’ Liability**

Included

Limit of Indemnity any one Event (excluding liability arising directly or indirectly out of Terrorism):

£10,000,000

Limit of Indemnity any one Event arising directly or indirectly out of Terrorism:

£5,000,000

**Section 2 – Public/Products Liability**

Included

Limit of Indemnity any one Event:

£5,000,000

Limit of Indemnity in respect of all Events happening during any one Period of Insurance in respect of Products supplied:

£5,000,000

Limit of Indemnity any one Period of Insurance in respect of Pollution:

£5,000,000

Your Contribution:

£250

**Section 3 - Legal Defence Costs**

Included

Part A

Included

Limit in respect of all costs and expenses arising out of all claims during any one Period of Insurance:

£250,000

Part B

Included

Limit in respect of all costs and expenses arising out of all claims during any one Period of Insurance:

£250,000

---

**Fidelity Insurance**

Not Included

---

**Personal Accident Insurance**

Not Included

---

**Legal Expenses Insurance**

Not Included

---

**Transit Insurance**

Not Included

---

**Machinery Breakdown Insurance**

Not Included



## Additional Terms and Conditions

Any clauses detailed below are subject otherwise to the terms and conditions of the policy

---

### The following Clauses apply to Your Policy

#### **FLT001 Charging of Battery Powered Plant or Equipment**

This clause applies to all Insurances included within this **Policy**.

It is a requirement of this insurance that the charging of batteries used to power any battery powered plant or equipment takes place in a specifically designated battery charging area within the Premises

Such charging area must:

- 1 be well ventilated to allow for dispersal of any fumes;
- 2 be designated a 'No Smoking' area;
- 3 be delineated by floor markings or barrier rails to allow for clear separation of at least one (1) metre between charging units;
- 4 have battery chargers that are wall mounted with no charging cables or apparatus touching the ground;
- 5 be a distance of at least five (5) metres between any combustible materials; and
- 6 be kept clear of any detritus

The Policyholder shall ensure that the charging area; charging apparatus; and cables are:

- A) inspected prior to each use and damaged articles are rectified immediately; and
- B) maintained in accordance with manufacturers' instructions

Failure to comply with this requirement will result in the Company not paying the Policyholder's claim

#### **EK4LI05 Work Away**

This clause applies to Section 2 - Public / Products Liability in the Liability Insurance section of this Policy

The indemnity provided by Section 2 - Public / Products Liability will not apply to legal liability arising in connection with loading or discharging of vessels or with work away from the Premises other than delivery or collection

## **The following clauses apply if listed under Premises Applicable Clauses**

### **IEE001 Electrical Installation Requirements**

This clause applies to Property Damage Insurance section in this Policy

It is a requirement of this Insurance that electrical installations within the non-residential portions of the Premises are maintained in safe condition and unless agreed by the Company in writing to the contrary, the Policyholder must ensure that

1 a current IEE certificate has been issued by a member of the National Inspection Council for Electrical Installation Contracting (NICEIC), Electrical Contractors Association (ECA) or approved by a UKAS/ISO 17020 accredited organisation

2 a planned preventative maintenance programme is in place so that electrical installations are re-inspected every five years or as specified by a member of the National Inspection Council for Electrical Installation Contracting (NICEIC), Electrical Contractors Association (ECA) or approved by a UKAS/ISO 17020 accredited organisation.

Failure to comply with this requirement may result in the Company not paying the Policyholder's claim