

COMMISSION	20%	
UNDERWRITING RESPONSE TIME	(WITHIN) 73 MINS	
MINIMUM PREMIUMS	£250+ IPT	
INFLATION PROTECTION	DAY ONE UPLIFT AS STANDARD ON NEW BUSINESS, INDEX LINKED AT RENEWAL	
TERRITORIES	UNITED KINGDOM, CHANNEL ISLANDS AND ISLE OF MAN	
APPETITE	PREMISES OPEN ALL YEAR ROUND	FOOD ESTABLISHMENTS WITH A HYGIENE RATINGS OF 3 AND ABOVE
	REPUTATIONALLY STRONG ESTABLISHMENTS	CAN INCLUDE MULTIPLE PREMISES ON ONE POLICY
TOTAL SUM INSURED	£5,000,000 ANY ONE LOCATION	
INNER LIMITS		
MONEY	UP TO £10,000 IN TRANSIT / ON PREMISES DURING BUSINESS HOURS	UP TO £10,000 ON PREMISES AFTER BUSINESS HOURS IN LOCKED SAFE
GOODS IN TRANSIT	UP TO £10,000 ANY ONE VEHICLE	
GLASS	UP TO £25,000	
DETERIORATION OF STOCK	UP TO £20,000	
BUSINESS INTERRUPTION	UP TO £1,000,000	
PUBLIC & PRODUCTS LIABILITY	£5,000,000 AS STANDARD	
WORK AWAY	PER CAPITA BASIS, UP TO 10	
EMPLOYERS LIABILITY	£10,000,000 AS STANDARD	
LEGAL EXPENSES	£250,000 AS STANDARD	
OPTIONAL COVER	TERRORISM (MATERIAL DAMAGE AND OR BI)	
DECLINE	FOOD ESTABLISHMENTS WITH A HYGIENE FOOD HYGIENE RATING LESS THAN 3 (OUT OF 5)	BUILDINGS WITH 100% NON-STANDARD CONSTRUCTION
	GRADE I LISTED BUILDINGS OR SCOTTISH EQUIVALENT	PROPERTIES BUILT PRE-1850
	3 OR MORE CLAIMS IN LAST 5 YEARS (EXCLUDING COVID-19 LOSSES)	