

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

Date of Issue: 30th September 2022

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

Period:	From 30 September 2022 to 29 September 2023	
Cover:	All Risks of Physical Loss or Damage including Terrorism	
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 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.



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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
- 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
- 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



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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 any more 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