Statement of Fact

This Policy, Schedule and Statement of Fact should be read together as they form your Insurance Contract.

They have been prepared in accordance with information that we have received from you through your Insurance Adviser.

It is important that you check all the information immediately. If any of the information is incorrect you must contact your Insurance Adviser immediately. Failure to do so could invalidate the policy from inception or result in a claim being repudiated.

We strongly recommend that you keep a record of all information you have provided to your Insurance Adviser.

Policy No:	TX28445514
The Insured:	LONDONIST HOSPITALITY LIMITED
Effective Date:	12/12/2025
Insurance Adviser:	Arthur J. Gallagher Ins Broker
Business Description:	Employment Consultant- clerical/non-manual work only
This Policy only applies to the office or surgery activities of the Business.	

Basis of Acceptance

All the Premises insured including outbuildings are self contained, occupied solely by you or occupied by you with the remaining parts occupied by others solely as offices or private dwellings, will be maintained in a good state of repair.

You do and will continue to maintain machinery and equipment in accordance with manufacturers recommendations

Where you are required to do so under Health and Safety legislation you must:

- have and will continue to have a nominated person responsible for Health and Safety
- have and continue to have an induction and on-going training programme which is reviewed and recorded
- have and continue to have a Health and Safety Policy in place
- undertake Risk Assessments in order to identify hazards and complete risk improvements.

Date business established 2024

Premises Specific Questions

Address of Premises: Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom, E10 7QP

How many flood claims have you had in the last five years? 0

Are the walls built only of brick, stone or concrete Yes

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and roofed only with slates, tiles or concrete?

Claims Experience as at Inception of Policy

All incidents, losses or claims which you, any partner(s) or director(s) in connection with this or any other business in which you or they have been trading

- that have been incurred in the last three years
- including events which have or could have resulted in a claim

relating to covers to be insured under this policy (whether insured or not at the time of loss).

Total number of claims: 0
Total amount paid and outstanding: £0

General Acceptance

This insurance contract is based on neither you nor your director(s) or partner(s) having:-

- any convictions that are unspent under the Rehabilitation of Offenders Act 1974 for a criminal offence other than (road traffic) motor offences
- been charged (but not yet tried) with a criminal offence other than (road traffic) motor offences
- received a caution for a criminal offence within the last three years other than a (road traffic) motoring offence, that is unspent under the Rehabilitation of Offenders Act 1974
- been declared bankrupt
- been the subject of any county court judgement (CCJ), winding up order, insolvent liquidation or administration or have made any composition or arrangement with creditors
- been a director or partner of a company which has gone into insolvent liquidation, receivership or administration
- ever been prosecuted, or been the director of a company which has been prosecuted, for failing to comply with any Health & Safety or Welfare or Environmental Protection legislation.

In respect of the business which is the subject of this insurance contract, or any other business which you, your partners or directors have been involved with, no insurer has ever:-

- declined, cancelled or refused any proposal of insurance
- cancelled or declined to renew any insurance
- imposed special terms or conditions.

If any of the above statements are inaccurate you must contact your Insurance Adviser immediately.

IMPORTANT INFORMATION – YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK
You must make a fair presentation of the risk to us at inception, renewal and variation of your Policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your Policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your Policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your Policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

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a) deliberate or reckless; or

b) of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your Policy.

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your Policy but we may instead:

a) reduce proportionately the amount payable on any claim by reference to the ratio which the premium actually charged bears to the premium which we would have charged had you told us about a material fact or circumstance (eg if we would have charged you double the premium, we will only pay half the amount of any claims under your Policy); and/or

b) treat your Policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms.

For these reasons it is important that you check all of the facts, statements and information set out in this form are complete and accurate. You must check with anyone you employ in your business that the facts and statements set out in this form are complete and accurate.

IF ANY OF THE FACTS, STATEMENTS AND INFORMATION SET OUT IN THIS FORM ARE INCOMPLETE OR INACCURATE, YOU MUST CONTACT US IMMEDIATELY. FAILURE TO DO SO COULD INVALIDATE YOUR POLICY OR LEAD TO A CLAIM NOT BEING PAID.

Privacy Notice Summary

For more information about how Allianz Insurance plc use your personal information, you can find a copy of the Privacy Notice at www.allianz.co.uk. Alternatively, you can request a printed version by calling 0330 102 1837 or by writing to the Data Protection Officer, Allianz Insurance plc, PO Box 5291, Worthing BN11 9TD.

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Complete Office
Renewal Schedule

Your insurance policy is due for renewal on 12/12/2025.

Have you checked that your insurance cover still meets your needs? You may be able to get the insurance cover you want at a better price if you shop around.

It is important that you do not base your decision on price alone, so please ensure the cover you purchase correctly reflects your needs. Your Insurance Adviser can also provide suitable alternative quotes at your request.

The premium, terms and conditions of your policy have been based on the information we have received from you through your Insurance Adviser. If any of the information is incorrect it is important that you contact your Insurance Adviser so that your cover remains operative. If you have any doubts about what you should disclose, then contact your Insurance Adviser.

Renewal Premium:	£652.96	Last Year's Premium:	£627.10
Insurance Premium Tax:	£78.35	Insurance Premium Tax:	£75.25
Total Renewal Premium:	**£731.31**	**Last Year's Total Premium*:**	**£702.35**

*If you have made any changes to your policy in the last 12 months the amount shown as Last Year's Total Premium is what you would have paid if the changes had been in place at the start of your last policy year.

Insurance Premium Tax is stated at the prevailing rate.

This Schedule should be read in conjunction with the Complete Office policy overview (**ACOM6747/6**) and Complete Office policy wording (**ACOM6746/6**).

Policy Number: TX28445514

Account Number: 18/12437 **Insurance Adviser:** Arthur J. Gallagher Ins Broker

The Insured: LONDONIST HOSPITALITY LIMITED

Postal Address: Office 11.60, 25 Cabot Square, London, Middlesex, United Kingdom, E14 4QZ

Effective Date: 12/12/2025 **Renewal Date:** 12/12/2026 at 12.00 hrs

Business Description: Employment Consultant- clerical/non-manual work only

This Policy only applies to the office or surgery activities of the Business.

Premises Address(es)	Postcode	Survey Required
Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom	E10 7QP	No

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Clauses applicable to the whole policy (please refer to the Clause Details for full wordings)

F/1373/1 - Heating Condition

Section 1 Contents

Property at Premises Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom, E10 7QP

Office Contents	£414,000
Computer Equipment	£25,000
Tenant's Improvements	£0
Landlord's Fixtures and Fittings	£0
Business Records	£10,000
Total Sum Insured	£449,000

Section 1 Property anywhere in the United Kingdom — Not Insured

Section 1 Property anywhere in the World — Not Insured

Section 2 Money and Personal Assault

Property at Premises Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom, E10 7QP

Non-Negotiable Money	£500,000
Money other than in above	
In Transit	£10,000
In Registered Post	£500
On Premises During Business Hours	£10,000
On Premises out of Business Hours not contained in a locked safe (including money in vending and gaming machines)	£500
In Safe out of Business Hours	£10,000
In Insured's Personal Custody	£1,000
In a self fill Automated Teller Machine (ATM) at the Insured's Premises	£10,000
Unexpired Units in a Franking Machine	£1,000
Company Credit and Debit Cards	£500

Section 3 Business Interruption

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Property at Premises Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom, E10 7QP

Loss of Income	£0
Maximum Indemnity Period	0 months
Additional Expenses	£10,000
Maximum Indemnity Period	36 months
Outstanding Debit Balances	£5,000

Section 3 Business Interruption (across all Premises) — Not Insured

Section 4 Liabilities

Event 1. Employers Liability - Limit of Indemnity	£10,000,000
Event 2. Public Liability and Event 3. Products Liability - Limit of Indemnity	£5,000,000

Section 5 Commercial Legal Expenses

The maximum amount the Insurer is liable to pay under this Section is:

	Limit of Indemnity
1 Any One Claim other than a Claim relating to a Business Aspect Enquiry, Jury Service Allowance and Witness Attendance Allowance.	£250,000
2 Any One Claim relating to a Business Aspect Enquiry	£2,000
3 Any One Claim relating to Jury Service Allowance	£5,000
4 Any One Claim relating to Witness Attendance Allowance	£5,000
5 For all Claims in the aggregate first notified to the Insurer during the Period of Insurance.	£1,000,000

(collectively "the Limit of Indemnity")

The above amounts are all inclusive of Legal Expenses, Awards of Compensation and Data Protection Compensation Awards, and Value Added Tax (VAT) if the Insured is not VAT registered.

Master Policy Reference: 36889

You can access all the additional services and benefits of your legal expenses policy, including a free legal health check and free legal advice helpline, by visiting www.allianzlegal.co.uk. To register for Allianz Legal Online, which provides legal support and templates for over 140 business and legal

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documents, your registration code is ALP269A25UK.

Section 6 Buildings	**Not Insured**
Section 7 Additional Computer Cover	**Not Insured**
Section 8 Terrorism	**Not Insured**

Clause Details

F/1373/1 - Heating Condition

It is a condition precedent to liability that:

A. The Premises are not artificially heated by any form of heating other than:
   i. Fixed gas, oil or electrical heating system
   ii. Portable electric fan heater
   iii. Portable electric oil filled radiator
   iv. Portable LPG heater
   v. Portable paraffin heater
   vi. Fixed open fire with flue
B. Where the Premises are heated by portable LPG or portable paraffin heaters:
   i. The heater is guarded
   ii. There are no combustible materials located within 1 metre of such heater
   iii. The heater is not used for the last hour before the Premises is vacated
C. Where the Premises are artificially heated by a fixed open fire with a flue:
   i. The fire is guarded
   ii. There are no combustible materials located within 1 metre of the fire
   iii. The fire is extinguished one hour prior to the Premises being vacated
   iv. Metal receptacles with closed metal lids are used for the disposal of ashes
   v. The flue is serviced and swept under contract by a competent company or person every 12 months or at least as often as recommended by them. If at the time this Policy is incepted the flue has not been serviced or swept in the previous 12 months, it must be serviced and swept within 30 days of inception.

F/8143/1 - Flood Exclusion Clause

Under Section 1 - Contents and Section 6 - Buildings, the Insurer will not be liable for any Damage caused by Flood.

For the purposes of this Clause, Flood means Damage caused by;

A. the escape of water from the normal confines of any natural or artificial water course, lake, reservoir canal or dam;
B. inundation from the sea;
C. inundation by rainwater induced runoff, other than where such inundation results solely from the ingress of water through or via the roof of a building;
D. an escape of water from any drain resulting from or in any way contributed to or caused by A, B or C above or rainwater;

whether resulting from a storm or otherwise.

This clause is applicable to the following premises:

Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom, E10 7QP

F/3390/1 - Security Level 2 and Audible Alarm

Security Level 2 as specified in Policy Condition 3 of the policy wording applies to the Premises

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detailed below.
In addition the Insurer requires the Insured to fit an intruder alarm to the the Premises. This must be installed by a company that is inspected by a UKAS accredited inspectorate (NSI or SSAIB) and to BS 4737 Pt 1 or EN 50131-1.
Where the intruder alarm system is installed to BS 4737 Pt 1 it must include the following:
Detection circuits which cover the main premises to include: Contacts fitted to external doors and internal trap protection (e.g. movement sensors) to detect movement by intruders around the premises.
Signalling: at least 2 external self-powered audible warming devices (bells, sirens or klaxons).
Where an alarm is installed under EN 50131-1 and prior to 1/6/2012, it must be installed in accordance with the scheme described in PD6662:2004 for Grade 2 X system, with notification locally by at least 2 external self-powered audible warning devices.
Where an alarm is installed under EN 50131-1 and after 1/6/2012, it must be installed in accordance with the scheme described in PD6662:2010 for Grade 2 X system, with notification locally by at least 2 external self-powered audible warning devices.
Please read Policy Condition 4 Intruder Alarm in conjunction with this clause.

This clause is applicable to the following premises:

Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom, E10 7QP

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Financial Services Register number 121849.

Important Updates to Your Policy

The following amendments have been made to your Complete Office policy with effect from renewal, 12th December 2025.

It is important that you read the full wordings in your Policy Schedule in conjunction with your Policy Wording.

If there is anything that you do not understand please contact your Insurance Adviser.

This information should be retained with your policy documentation.

IMPORTANT INFORMATION REGARDING FLOOD
We have reviewed our terms in relation to Flood. Please check your Policy Schedule for any changes to the Flood cover offered at each location.

Policy Definitions
The following Policy Definitions have been updated in your Policy Wording:
- Schedule - updated to clarify the information contained in the Schedule.
- Unoccupied - updated to clarify that the 30 days stated in the Definition do not apply at the inception of the Policy.

Policy Conditions
The following Policy Conditions have been updated in your Policy Wording:
3 - Minimum Level of Security - the security protections detailed within the Condition have been updated.
12 - The Statement of Fact - updated to remove reference to "Proposal Form" as this no longer applies to Complete Office.
21 - Unoccupied Buildings - updated in point b iv to clarify that the Building(s) must be secured according to the requirements stated in the Schedule. Updated in point c with a requirement for the Insured to notify the Insurer if there is unauthorised entry to any Building.
The following Policy Conditions have been added to your Policy Wording:
25 - Solar and Photovaltaic Panels Condition - this Condition details measures which must be taken in relation to these types of panels.
26 - Waste Condition - this Condition details measures which must be taken to manage the storage and disposal of waste at the Premises.

Policy Exclusions
The following Policy Exclusions, which previously appeared as clauses in your Policy Schedule, have been added to your Policy Wording:
13 - Economic Sanctions - This Policy Exclusion has also been updated to clarify that licenses issued by the Office of Financial Sanction Implementation have no bearing on this exclusion.
14 - Contagious and Infectious Disease.

Section 1 - Contents

Extensions
The following Extension has been updated in your Policy Wording:
11 - Trace and Access - updated to clarify the circumstances in which cover applies.

Section 2 - Money and Personal Assault

Definitions

The following Definition has been updated in your Policy Wording:
- Loss of Sight - updated to clarify the criteria which defines when a loss of sight is considered to have occurred.

Section 3 - Business Interruption

Extensions
The following Extensions, which previously appeared as clauses in your Policy Schedule, have been updated in your Policy Wording:
3 - Supply Undertakings
4 - Additional Business Interruption Extension (previously titled "Specified Illness")
12 - Failure of Supply

The following Extension has been added to your Policy Wording:
13 - Denial of Access - This replaces Cover point A 1 b - Cover is now subject to a franchise period of 12 hours, a 1 mile radius from the Premises and a limit of 10% of the Sum Insured or £50,000 whichever is less.

Section 4 - Liabilities

Definitions
The following Definitions have been updated in your Policy Wording:
- Employee - updated to expand the list of persons defined as Employees.
- Geographical Limits - updated in point c ii to include Products and to reflect the addition of Cover Item 3 - Products Liability.
- Products - updated to reflect the addition of Cover Item 3 - Products Liability.

Cover
Cover has been updated in your Policy Wording as follows:
- Item 3 - Products Liability has been added to replace Extension 8 - Additional Extensions.
- Limits of Indemnity.
- Point g has been added to reflect the addition of Cover Item 3 - Products Liability.

Extensions
The following Extension has been removed from your Policy Wording:
8 - Additional Extensions - removed to reflect the addition of Cover Item 3 - Products Liability.

Section Exclusions
The following Section Exclusion has been updated in your Policy Wording:
6 - updated in point d to clarify that cover does not apply to Products exported to the United States or Canada.
The following Section Exclusions have been added to your Policy Wording:
15 - inserted to clarify that cover under Cover Item 2 - Public Liability does not apply to any Employee, director, partner or proprietor of the Insured.
16 - inserted to clarify that cover under Section 4 does not apply to manual work carried out away from the Premises, other than collection and delivery.
17 - inserted to clarify that cover under Cover Item 1 - Employers' Liability does not apply to any proprietor or partner of the Insured.

Section 6 - Buildings

Extensions
The following Extension has been updated in your Policy Wording:
8 - Trace and Access - updated to clarify the circumstances in which cover applies.

Section 9 - Personal Accident

Definitions
The following Definition has been updated in your Policy Wording:
Loss of Sight - updated to clarify the criteria which defines when a loss of sight is considered to have occurred.

Section Exclusions
The following Section Exclusion has been updated in your Policy Wording:
2 - updated to clarify that cover excludes any Insured Person engaging in any sport as a professional.
Section Conditions
The following Section Condition which previously as a clause in your Schedule, has been updated in your Policy Wording:
10 - Age Limitation - the age limit has been increased to 80 years of age.

Additional Benefits
The following Additional Benefit has been updated in your Policy Wording:
- Business Risk Support - updated with details of a new website and resources available to you.

Clauses Added

The following Clause(s) have been added with effect from the renewal date of your policy:

F/8143/1 - Flood Exclusion Clause (Applies to Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom, E10 7QP)

Clauses Deleted

The following Clause(s) have been deleted with effect from the renewal date of your policy:

F/5458/1 - Flood Exclusion Clause (Applies to Unit A01, Leyton Industrial Village, Argall Avenue, London, Essex, United Kingdom, E10 7QP)
F/4360/1 - New Venture - Increased Excess
F/1439/1 - Tenants Improvements and Landlords Fixtures and Fittings
F/6013/1 - Liabilities - Limit of Indemnity Amendment
F/1470/1 - Economic Sanctions
F/6044/1 - Contagious and Infectious Disease Exclusion
F/6047/2 - Section 3 - Business Interruption - Extension 4 Amendment
F/8106/1 - Section 3 - Business Interruption - Cover Amendment
F/8107/1 - Section 3 - Business Interruption - Supply Undertakings and Failure of Supply
F/1412/1 - Manual Work Away Exclusion

Health and safety for small/medium sized businesses

How my insurer helps me manage my health and safety risk

Good health and safety standards help you to run your business successfully. Meeting the requirements of relevant regulation is a central factor in achieving this. Insurers recognise the wider benefits to society of encouraging businesses in following sensible, proportionate measures aimed at helping them to carry out their activities.

We are providing this information to help you take sensible steps to manage health and safety effectively.

Insurers will continue to settle legitimate claims. Insurers will also co-operate with businesses such as yours if you need to deal with the consequences of vexatious claims made against you.

Your insurer will always be willing to offer you guidance on what constitutes good practice in managing health and safety. This guidance should be aimed at improving the resilience of your business in dealing with civil law claims made against you, and will be proportionate to the level of risk involved.

Employers' liability vs public liability – what's the difference?

Insurers provide cover for businesses' legal liabilities by issuing:

- Employers' liability policies – this covers employers for injury or disease to people they employ; and
- Public liability policies – this covers businesses for injury, disease or damage to people they do not employ, for example visitors.

The law - the Health and Safety at Work etc. Act 1974

- This is the main law on health and safety and says that every employer is to ensure, so far as is reasonably practicable, the health and safety of employees and also persons not in their employment who may be affected by work activities.
- Your insurer expects you to take reasonable steps to comply with this requirement and other related regulations, using the guidance and tools provided by the Health and Safety Executive (or other competent organisations) to help with this aim. You can find more information at www.hse.gov.uk/index.htm .
- Your insurer will not refuse to pay a claim purely because of a breach of health and safety regulations.
- Your insurer will not withdraw cover mid-term purely because of a breach of health and safety regulations.

Who is an employee?

There are various forms of employment. Often a working individual may not be engaged under a contract of employment. For this reason, insurers include, under an employers' liability policy, a definition of who is to be treated as an 'employee'. A typical definition would be:

- Any person employed under a contract of service or apprenticeship;
- people on work experience schemes, for example, students;

- any person hired or borrowed from another employer including drivers or operators of hired in plant;
- labour only subcontractors; and
- home workers.

All these people are covered while working for and under your control in your business.

Some common concerns

Documentation	▪ Insurers do not generally need you to show any formal evidence that you are keeping to health and safety regulations nor do they ask to see health and safety documents as a condition of granting insurance cover. ▪ However, although it is not a legal or insurance requirement to do so, good record keeping (for example, training records, written risk assessments etc.) may be useful if you need to defend a civil law claim.
Written risk assessments	▪ If you employ fewer than five employees, there is no need for you to complete written risk assessments. However, although completing and recording risk assessments is not a legal or insurance requirement, it may help in defending any civil law claims made against you.
The role of health and safety consultants	▪ You do not need to hire a health and safety consultant. The law says that you must have access to competent health and safety advice – often, this is available from your own staff. ▪ If, however, the complexity or nature of your business indicates that you do need external support, your insurer will normally recommend that you use a health and safety consultant who is listed on the Occupational Safety and Health Consultants Register. You can get more information at www.oshcr.org.
Testing portable electrical appliances	▪ There is no specific legal requirement for every portable electrical appliance to be tested each year and your insurer will not insist upon this when offering you insurance. ▪ However, as you must maintain this equipment suitably to prevent danger, insurers recommend you follow the guidance published by the HSE, available at www.hse.gov.uk/electricity/index.htm. ▪ For specific guidance, read ‘Maintaining portable electric equipment in low risk environments’, available at www.hse.gov.uk/pubns/indg236.pdf.

This document has been created as generic guidance for small and medium sized businesses and does not constitute legal advice. If you have any questions relating to health and safety management that this document does not address, you should discuss them with your broker or insurer.



More help

Insurers approve the principles set out in the Association of British Insurers' Key Principles document: Health and Safety for Businesses and the Voluntary Sector. This is available at http://www.abi.org.uk

You can also find more guidance on the HSE website available at www.hse.gov.uk .

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