



COMMERCIAL COMBINED INSURANCE SCHEDULE

This document is to be read in conjunction with the Policy Wording and **Statement of Fact** which together form **Your Policy**

Broker : Coversure - York

Schedule No : NP036762/11/23

Insured : The Potions Cauldron Ltd

Premises to which this Policy applies :
10 Shambles
York
North Yorkshire
YO1 7LZ

Business : Retail of Gifts and Fancy Goods and Mini Golf

The Sections Covered

Part A, A	Fire, Perils and Theft	Covered	Part A, B	Loss of Profits	Covered
Part A, C	Money	Covered	Part A, D	Specified All Risks	Not Covered
Part A, E	Goods in Transit	Covered	Part A, F	Property Owners Liability	Not Covered
	Flood	Covered		Subsidence	Not Covered
	Building Accidental Damage	Not Covered		Contents Accidental Damage	Covered
Part B, 1	Employers Liability	Covered	Part B, 2	Public Liability	Covered
Part B, 3	Products Liability	Covered			
	Legal Expenses	Not Covered			

Period of Insurance : 11 November 2023 TO 10 November 2024 Both days inclusive

Schedule of Underwriters

The unique market references B1262BW0048523 and B1000P047452023 allows Nilefern Limited (trading as Nelson Policies at Lloyd's) to issue this **Policy** on behalf of the below underwriters.

Section	Underwriters	Unique Market Reference	Policy Wording - Version applicable to this quotation
Part A - Commercial Property	Certain Underwriters at Lloyd`s	B1262BW0048523	Commercial Combined Policy Wording (Part A) V2023.2
Part B - Liability	Chaucer Insurance Company DAC	B1000P047452023	Combined Liability Insurance Policy Wording (Part B) V2023.2

CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23

**Part A - Commercial Combined Sections Covered & Sums Insured**

Sections A - Property Damage - Fire, Perils and Theft	Sum Insured
Building	Not Included
Subsidence	Not Included
Accidental Damage	Not Included
Tenants Improvements	Not Included
Stock in Trade and Goods in Trust	£127,000
Tobacco and Cigarettes	Not Included
Wines and Spirits	Not Included
Stock Debris Removal	Not Included
Deterioration of Stock	Not Included
Non Ferrous Metal	Not Included
Trade Fixtures and Fittings, Furniture, Utensils, Plant, Machinery, Appliances	£200,000
All Other Contents	£16,618
Accidental Damage	Included

Section B - Loss of Profits	Sum Insured
Gross Profit & or Increased Cost of Working (Indemnity Period 18 Months)	£200,000
Loss of Rent (Indemnity Period 12 months)	Not Included
Book Debts (Indemnity Period 12 months)	Not Included

Section C - Money	Sum Insured
Estimated annual carryings	£50,000
Whilst in the premises during working hours	£2,500
Whilst in transit	£2,500
Whilst in locked Safe/Strongroom outside working hours	£500
Whilst in principals private premises	£500
All other money	£250

Section D - Specified All Risks	Sum Insured
	Not Included

Section E - Goods in Transit	Sum Insured
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CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23

Goods in transit - Limit per vehicle	£5,000
Number of Vehicles	1

Section F - Property Owners Liability

Not Included

Section G - Glass

Sum Insured

Glass	£2,000
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Part B - Liability Sections Covered & Limit of Indemnity

Section 1 - Employer's Liability

Limits of Indemnity	£10,000,000
<u>Wages</u>	
Manual	£220,000

Section 2 - Public Liability

Limit of Indemnity	£5,000,000
Turnover	£1,400,000
USA Turnover	£0

Section 3 - Products Liability

Limit of Indemnity	£5,000,000
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Essential Business Legal Expenses

Not Included

CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23



Policy Excesses

<u>Description</u>	<u>Excess</u>
Part A, SECTION A - Fire & Perils	£250.00 Each and Every Loss
Theft	£250.00 Each and Every Loss
Subsidence	Not Applicable
Flood	£250.00 Each and Every Loss
Part A, SECTION B - Loss of Profits	£250.00 Each and Every Loss
Part A, SECTION C - Money	£250.00 Each and Every Loss
Part A, SECTION D - Specified All Risks	Not Applicable
Part A, SECTION E - Goods in Transit	£250.00 Each and Every Loss
Part A, SECTION F - Property Owners Liability	Not Applicable
Part A, SECTION G - Glass	£250.00 Each and Every Loss
Part B, SECTION 2 - Public Liability	£1,500.00 Each and Every Loss
Part B, SECTION 3 - Products Liability	£500.00 Each and Every Loss



CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23

Subjectivities

N/A

Other Interested Parties

Not Applicable

Special Additional Conditions



CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23

Property Schedule

Location 1

10 Shambles
York
YO1 7LZ

Location 2

14-16 Coppergate Walk
York
YO1 9NT
(Flood Excluded)

Location 3

Wizard HQ
Securior At
Green Land Trading Estate
Clifton
York
YO30 5PY

It is noted £40,000 of the stock sums insured is kept at this premises.

Location 4

Kiosk at York Train Station
Station Rd,
York,
YO24 1AB

Stock - £2,000
Contents - £8,400
BI - £100,000 (12 Months Indemnity Period)
£100,000 Turnover
£30,000 Wage roll

Location 5

The Hole in Wand
50A Promenade
Blackpool
FY1 4QU

Stock - £20,000
Contents - £100,000
£800,000 Turnover
£120,000 Wage roll

It is hereby noted and agreed this location has roller shutters and CCTV. An audible alarm with mobile dialler is required.

Audible Alarm with Mobile Dialler Condition

It is a condition precedent to **Your** liability that the buildings are protected by an Intruder Alarm



CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23

Installation which is set in its entirety outside of **Your** business hours and/or whenever the **Premises** are left unattended by **You** or **Your** Key holders;

1. Such Intruder Alarm Installation:

- a. must not be altered or amended in any way, unless such alteration or amendment has been approved in writing by The Company
- b. must be maintained under contract by a company approved by a UKAS accredited inspectorate (i.e. NSI or SSAIB) for the installation and maintenance of intruder alarms, or by other persons or engineers acceptable to The Company

2. All keys or digital keys (fobs) to the Intruder Alarm Installation must be removed from The Premises when The Premises are unattended.

3. The Insured must:

- a. maintain the secrecy of codes for the operation of the Intruder Alarm Installation and no details of such codes must be left on The Premises when The Premises are unattended
- b. appoint at least two Keyholders and lodge written details (which must be kept up to date) with the alarm company and with the Police and/or the local authority if they so require

4. In the event of notification of:

- a. activation of the Intruder Alarm Installation
- b. any fault in the Intruder Alarm Installation

A Key holder must attend The Premises as soon as possible in order to confirm the security of the buildings and The Premises and reset the Intruder Alarm System in its entirety, If the Intruder Alarm System cannot be reset in its entirety or all the means of communication used to transmit signals are not in full operation, a key holder must remain at The Premises unless The Company agrees otherwise in writing.

5. The Premises must not be left without at least one Responsible Person in attendance without the agreement of The Company unless the Intruder Alarm Installation is set in its entirety and with the means to work in full and effective operation.

For the purposes of this Condition the following definitions apply:

"Intruder Alarm Installation" shall mean all the component parts detailed in the alarm specification.

"Key holder" shall mean The Insured or any person or key holding company authorised by The Insured who is available at all times to;

- i. accept notification of alarm signals or faults relating to the Intruder Alarm Installation
- ii. attend and allow access to The Premises and the buildings

The key holder must have been fully trained in the operation of the Intruder Alarm Installation, including but not limited to the setting/unsetting of the installation.

"Responsible Person" shall mean The Insured or any person authorised by The Insured to be responsible for the security of the buildings and The Premises.

Location 6

The Potions Cauldron Edinburgh
116A Rose Street
Edinburgh
EH2 3JF

Stock - £15,000
Contents - £5,000
£300,000 Turnover
£70,000 Wage roll - 3 staff

Floating Sums Insured

The sums insured are deemed floating over locations 1-5 but not necessarily in equal proportion.

Flood Exclusion

This insurance shall not cover Flood Damage as result of:



CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23

- a) The escape of water from the normal confines of any natural or artificial watercourse, lake, reservoir or dam.
- b) Inundation from the sea
- c) Flood resulting from storm or tempest or any other peril other than escape of water from fixed water tanks, apparatus or pipes.

In respect of the following location:

14-16 Coppergate Walk, York, YO1 9NT



Additional Policy Conditions

Stillage Condition

It is a condition precedent to liability of this insurance that all stock in trade and goods in trust be kept at least 6" off the floor.

Flammables Condition

It is a condition precedent to **Your** liability for Damage that:

- a) Not more than 20 litres or one day's supply of flammable liquids (whichever is the less) will be kept in **Your** workshop unless stored in metal or plastic vessels specifically constructed for the purpose having a lid tap or other closing device
- b) All stock of flammable liquids other than above to be stored in proprietary external flammable stores Flammable liquids shall mean liquids or solutions having a flashpoint below 32 degrees centigrade

FEA Condition

It is a Condition precedent to liability that **You** shall:

- a) Provide sufficient Fire Extinguishing Appliances at The Premises to comply with regulations under the Regulatory Reform (Fire Safety) Order or Fire (Scotland) Act 2005 or any legislation that subsequently replaces these
- b) Maintain such appliances under annual contract with the suppliers, or as otherwise approved in writing by **Us**, for the purpose of ascertaining that they are in all respects maintained in proper working order
- c) Remedy promptly any defect in such appliances

General Waste Condition

It is a condition precedent to **Your** liability for Damage by fire or explosion that:

- a) All oily and/or greasy waste and cloths are to be kept within lidded metal receptacles and to be completely removed from The Premises once a week
- b) All other hazardous and/or combustible waste be collected and bagged daily and removed from The Premises at the end of each working day

If such waste is stored external to the **Buildings** pending collection it must be stored either in metal lidded containers or at a distance of at least five metres from any building.



CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23

Minimum Security

It is a condition precedent to **Our** liability for loss or **Damage** under this Policy that **You** have in place in full working order and in operation whenever the Premises are closed for business or left unattended the following minimum level of security or such level as is specified in the **Schedule**

- a) The final exit door of the Insured's portion of the **Buildings** is to be fitted with either
- i) For timber or steel framed doors a mortice deadlock that has 5 or more levers and matching box striking plate which conform to BS 3621
 - or
 - ii) For timber or steel framed doors a rim latch deadlock that conforms to BS 3621
- b) All other external doors and internal doors giving access to any part of the buildings not occupied by the Insured are to be fitted with either
- i) As described in a) i) and ii) above
 - or
 - ii) 2 key-operated security bolts for doors fitted approximately 30cms from the top and bottom of the doors respectively
- c) Aluminium or UPVC framed doors are to be fitted with integral cylinder key operated mortice deadlocks
- d) All ground floor and basement opening windows/skylights and other opening windows/skylights accessible from roofs decks balconies fire escapes canopies down pipes are to be fitted with key operated window locks. This requirement does not apply to windows/skylights which are protected by solid steel bars grilles gates expanded metal or weld-mesh securely fixed to the brickwork surrounding the window
- Any door or window officially designated a fire exit by the fire authority is excluded from these requirements. These are to be secured internally by panic bolts or fire exit bolts. Any additional devices are to be approved by the local Fire Prevention Officer

Portable Heating Condition

It is a condition precedent to **Our** Liability that there will no use of portable heating fuelled by paraffin/Kerosene or Propane/Butane.

Smoking Condition

It is a condition precedent to liability that smoking shall not be allowed anywhere on the premises hereby insured other than in designated places agreed by Underwriters and notices to that effect shall be clearly displayed throughout the premises.

Under certain conditions where smoking is permitted by law and Underwriters have agreed to the arrangements the Assured may allow smoking to take place provided metal ashtrays are provided and at the close of each days business the area is inspected by the Assured and all ashtrays are emptied into a metal lidded bin provided for that purpose. Such bin is to be kept outside away from any combustible materials.



CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23

Product Source Condition

It is a condition precedent to liability under this Policy that all Products are sourced from within the European Union, Australia, United States of America or Canada only or have an EU Safety accreditation.

Hazardous Activities Exclusion

We will not indemnify You in respect of any claim arising in connection with any of the following activities: Potholing; rock climbing; abseiling; canoeing; water skiing; hang gliding; caving; mountaineering (involving ropes and/or tackle); go karting; quad and/or tri biking; aqualung or scuba diving; motor racing; bungee jumping; parachuting; or any other activity involving a mechanically propelled vehicle.

Sporting Participation Exclusion

We shall have no liability under this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of any Injury to any person playing in, training in, or practising any sport.

Burning of Waste or Other Material Exclusion

It is a condition precedent to **Your** Liability that **We** shall not cover **You** under this Policy against **Damage** arising from the burning of waste or other materials of any description at **Your** premises or within the external grounds.

Work Away Exclusion

We shall not cover **You** under the Public Liability Section of this Policy against liability arising from any work carried on away from **Your** premises, other than that of collection and delivery or sales trips and exhibitions.

Personal Protective Equipment Condition

It is a condition to **Our** liability under this Policy that:-

- a) all **Employees** are made aware of the dangers of not using personal protective equipment,
- b) personal protective equipment is provided,
- c) a register is maintained which demonstrates that **Employees** have received appropriate training and are fully conversant with the way in which to access and use such personal protective equipment.

If **You** do not do so **We** may reject or be unable to deal with **Your** claim or be unable to cover **Your** claim in full. In the event of breach of this term, **We** shall have no liability under this Policy, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.



CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23

Participant to Participant Exclusion

We shall not cover **You** under the Employers & Public Liability Sections of this Policy against liability arising from **Injury** caused by the acts and/or omissions of any participant towards another participant.

Abuse Exclusion

We shall not cover **You** under the Public Liability Section of this Policy against liability caused by, arising out of or as a result of abuse of any nature whether.

Product Manufacture / Alteration Exclusion

We shall not cover **You** under the Employers, Public & Products Liability Sections of this Policy against liability arising from the manufacture alteration blending packaging or labeling of any **Goods**.

Professional Indemnity Exclusion

Notwithstanding anything to the contrary in the Policy **We** shall not cover **You** under the Public & Products Liability Sections of this Policy for legal liability arising from any negligence act error or omission malpractice or mistake committed or alleged to have been committed in the provision of professional services by **You** or on **Your** behalf.

For the purposes of this Policy professional services includes but is not limited to advice opinion plans reports the preparation or approval of maps drawings surveys designs specification or formulae or inspections whether for a fee or not.

Rights of Recourse Condition

It is a condition to **Our** liability under the Products Liability Section of this Policy that no **Goods** are obtained by **You** on terms which prevent **You** exercising **Your** rights of recovery under the ordinary process of law against the manufacturers or suppliers of such **Goods**. If **You** do not do so **We** may reject or be unable to deal with **Your** claim or be unable to cover **Your** claim in full. In the event of breach of this term, **We** shall have no liability under this Policy, unless **You** show that non-compliance with this term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

Libel / Slander Exclusion

We shall not cover **You** under the Public & Products Liability Sections of this Policy against liability arising from

- a) Libel slander defamation or malicious falsehood
- b) Slander of title of goods or other injurious falsehood
- c) Wrongful misrepresentation.

CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23



PART A - COMMERCIAL COMBINED STATEMENT OF FACT

IMPORTANT INFORMATION

Terms that appear in **bold** shall have the same meaning as in the policy wording

This document should be read in conjunction with **Your** Policy Wording and **Schedule**.

The purpose of this document is to confirm to **Us** the information provided by **Your Broker** as part of their submission to **Us** when arranging **Your** insurance. It also includes some statements which may have been assumed about **Your** circumstances.

Please carefully check that the facts and statements below are truthful and accurate. If there is any incorrect, misleading or missing information, please speak to **Your Broker** as soon as possible. Failure to notify **Us** of any errors or missing information could lead to **Your Policy** being cancelled or amended and / or a claim not being paid

Issue Date :	08 November 2023
Schedule No :	NP036762/11/23
Insured :	The Potions Cauldron Ltd
Address :	10 Shambles, York, North Yorkshire YO1 7LZ
Period of Insurance :	11 November 2023 TO 10 November 2024 Both days inclusive
Business :	Retail of Gifts and Fancy Goods and Mini Golf
Date Established :	2019

CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23



General Details

Neither You , nor any partner, director, principal shareholder or family members involved with the Business either in a domestic or business capacity have never:-	
Been declared bankrupt or insolvent either as private individuals or in connection with any business	True
Been the subject of a county court judgement in England, Northern Ireland or Wales or a decree in Scotland in respect of debt either as private individuals or in connection with any business	True
Been officers of a company that has been declared insolvent, or had a receiver or liquidator appointed, or entered into arrangements with creditors in accordance with the 'Insolvency Act 1986' or any subsequent legislation	True
Been disqualified under the 'Company Directors Disqualification Act 1986' or any subsequent legislation	True
Been convicted of or charged with but not yet tried for a criminal offence other than a motoring offence, or those considered spent under the Rehabilitation Act 1974	N/A
Been prosecuted or received notice of intended prosecution under the 'Health and Safety at Work Act 1974'	True
Been prosecuted or received notice of intended prosecution under 'The Food Safety Act'	True
Been prosecuted or received notice of intended prosecution under 'The Health and Safety Act' or any welfare or environmental protection legislation Had an insurance contract cancelled or declared void or a claim repudiated or renewal refused due to breach of a policy condition or due to non-disclosure or misdescription or misrepresentation of a material fact	True
Had insurance cover restricted or cancelled or renewal refused due to non-compliance with risk improvement requirements	True
Entered into any agreement assuming liability for injury, illness and/or loss or Damage for which We would not have been liable in the absence of such agreement.	True

Claims

You or any partner, director, principal shareholder or family member have not suffered any claim(s), loss(es) or incident(s) (whether insured or not), within the last 5 years prior to inception of this Policy , that would have been covered for the covers now being requested.	True
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CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23



Premises Details

The Buildings insured and/or occupied by You at the risk address are :	
Self-contained (not shared) with own means of access	True
Not Unoccupied in excess of 30 consecutive days	True
In a good state of repair and will be so maintained	True
Occupied as per the business description	True
Is not grade listed or built pre 1900	True
Not of multiple tenancy	True

Buildings Construction - External Walls and Roof Coverings

The Buildings insured and/or occupied by You at the risk address are constructed entirely of :	
External Walls: Brick stone or concrete or other non-combustible materials	True
External Roof Coverings: Slates, tiles, metal or concrete or other non-combustible materials	True

Buildings Construction - Composite or Sandwich Panels

The Buildings insured and/or occupied by You at the risk address (including internal partition walls) are not constructed or formed of any :	
Single piece insulated panels (composite of sandwich panels) with a rigid or expanded core material made from foams, plastics, glass fibre or any other high density mineral fibre	True

Heating Method

The Buildings insured and/or occupied by You at the risk address :	
Are not heated by portable heaters of any kind (other than electrical convactor heaters in offices)	True



Intruder Alarm

The Buildings insured and/or occupied by You at the risk address are protected by an Intruder Alarm System that :	
Extends to all Buildings	True
Is approved by 'The National Security Inspectorate' (NSI) or 'Security Systems and Alarm Inspections Board' (SSAIB)	True
Is subject to an annual maintenance contract	True
Has an audible siren	True
Is monitored by a central station	N/A
Has a key holder response	N/A
Has a level 1 police response	N/A

CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23



Minimum Security

<p>The Buildings insured and/or occupied by You at the risk address complies with the minimum security requirements specified below :</p>	
<p>a) The final exit door of Your portion of the Buildings is to be fitted with either:</p> <ul style="list-style-type: none"> i) For timber or steel framed doors, a mortice deadlock that has 5 or more levers and matching box striking plate which conform to BS 3621; Or ii) For timber or steel framed doors, a rim latch deadlock that conforms to BS 3621. <p>Kiosk @ york train station - Electric roller internally operated shutters and CCTV, double locked door and 24 hour station</p>	<p>True</p>
<p>b) All other external doors and internal doors giving access to any part of the Buildings not occupied by You are to be fitted with either:</p> <ul style="list-style-type: none"> i) As described in a) i) and ii) above; Or ii) 2 key-operated security bolts for doors fitted approximately 30cms from the top and bottom of the doors respectively. 	<p>True</p>
<p>c) Aluminium or UPVC framed doors are to be fitted with integral cylinder key operated mortice deadlocks.</p>	<p>True</p>
<p>d) All ground floor and basement opening windows/skylights and other opening windows/skylights accessible from roofs decks, balconies, fire escapes, canopies and down pipes are to be fitted with key operated window locks.</p> <p>This requirement does not apply to windows/skylights which are protected by solid steel bars, grilles, gates, expanded metal or weld-mesh securely fixed to the brickwork surrounding the window</p>	<p>True</p>
<p>Any door or window officially designated a fire exit by the Fire Authority is excluded from these requirements. These are to be secured internally by panic bolts or fire exit bolts. Any additional devices are to be approved by the local Fire Prevention Officer.</p>	<p>True</p>

CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23



Fire Protections

The Buildings insured and/or occupied by You at the risk address :	
Have fire extinguishing appliances that are maintained in accordance with the manufacturers recommendations	True
Are fitted with a fire alarm system	True
Are kept clean and tidy, with all waste being removed from the Buildings at the end of every day and deposited within an external general waste bin which is kept at least 5 metres clear of the Buildings	True
Has a current and valid IEE Electrical Certificate in force which has been undertaken within the last 5 years	True
Has had a fire risk assessment undertaken in the last 12 months	True

Flood & Storm

The Premises (Buildings and land) at the risk address for which You are responsible :	
Are not on a site which is subject to flooding / or has ever had history of flood or storm damage	True
Are not within 200 metres of a watercourse (river, stream or other water course or sea) Within 200m of Sea	False
Have not received any flood warnings within the last 5 years	True
Are not in an area exposed or susceptible to storm damage	True

Subsidence

The Buildings insured and/or occupied by You at the risk address :	
Have no trees or shrubs which exceed 20ft in height that are within 30ft of the Buildings	N/A
Have not previously suffered any occurrence of Subsidence, Landslip or Heave	N/A
Show no signs of Damage attributable to Subsidence, Landslip or Heave	N/A
Have not previously been subject to survey due to Subsidence, Landslip or Heave	N/A
Have not previously been monitored due to Subsidence, Landslip or Heave	N/A
Are not within 200m of a railway embankment or cutting, cliff, quarry, mine or other underground working or on made up ground	N/A

CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23



Business Activities

You or Your Business do not:-	
Handle or have any involvement in recycling, waste or scrap materials	True
Handle, carry or store any hazardous, toxic or noxious substances	True
Store any flammables or explosives	True
Have any offices outside of the United Kingdom	True
Have any cooking or deep fat frying equipment	True
Undertake any unattended processes overnight	True
Have a late-night licence beyond 1.00 am	True
Have an annual turnover that exceeds £2,000,000	True
Have more than ten (10) Employees	True
You, Your partners, directors, trustees or any other proposed beneficiary of this insurance are domiciled within the United Kingdom	True



PART B - LIABILITY STATEMENT OF FACT

IMPORTANT INFORMATION

Terms that appear in **bold** shall have the same meaning as in the policy wording

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Issue Date :	08 November 2023
Schedule No :	NP036762/11/23
Insured :	The Potions Cauldron Ltd
Address :	10 Shambles, York, North Yorkshire YO1 7LZ
Period of Insurance :	11 November 2023 TO 10 November 2024 Both days inclusive
Business :	Retail of Gifts and Fancy Goods and Mini Golf
Date Established :	2019

General Details

You, Your directors, partners or Employees have never been :	
Prosecuted under the Health & Safety at Work Act or related Legislation or regulations	True
You, Your partners, directors, trustees or any other proposed beneficiary of this insurance are domiciled within the United Kingdom	True
Disqualified under the 'Company Directors Disqualification Act 1986' or any subsequent legislation	True
Served with a Prohibition Notice under the Health & Safety at Work Act	True

CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23



You do not :	
Have an annual turnover that exceeds £2,000,000	True
Have more than ten (10) Employees	True

Health and Safety :	
You have a formal written Health & Safety policy	True
You have a formal written safety training plan for Employees	True
You keep written evidence of the risk assessments and method statements communicated to all Employees and ensure it is periodically reviewed and in accordance with industry best practice	True

You have carried out the following risk assessments in respect of the Management of the Health & Safety at Work Regs (1999) or successor Regulations :	
Manual Training	True
Controls of substances hazardous to health	True
Working with machinery	True
Work at height	True

CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23



Your work away from the risk address does not involve :	
Welding or cutting equipment or other equipment involving the application of heat	True
Cradles and/or other lifting equipment	True
Work at height exceeding 15 metres	True
Depth work exceeding 3 metres	True
Any demolition work or work involving piling or underpinning	True
You do not undertake work in or on airports, aerodromes, bridges, viaducts, towers, steeples, spires, pylons, chimney shafts, quarries, mines, ships, blast furnaces, docks, harbours, railways, chemical or petrochemical works, oil or gas refineries or storage facilities, offshore, power stations or nuclear power stations	True
You have not agreed to assume a liability for injury, illness, loss or Damage for which You would not have been liable in the absence of such agreement? E.g. under contract	True
You check that bona fide contractors have Employers' and Public/Products Liability insurance equivalent to the limits as stated in Your Schedule	True
You , or any director, partner, principal, shareholder or family members involved with the Business either in a domestic or business capacity has never been convicted of or charged with but not yet tried for a criminal offence other than a motoring offence, or those considered spent under the Rehabilitation Act 1974.	True

CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23



No insurer has ever :	
Declined Your proposal	True
Refused to renew Your proposal	True
Cancelled Your policy without You requesting to do so	True
Imposed remedial terms at renewal e.g. rate increase, increased excess or other limitation	True
You , or any director or partner or any company of which any of You have been a director or any partnership of which any of You have been a partner, has never been the subject of a County Court Judgement (or Scottish equivalent) or been declared bankrupt or insolvent or been the subject of an administration order, a CVA or an IVA	True

You have never :	
Been prosecuted or sued for any pollution problem	True
Had any incidents of pollution or incidents likely to cause pollution	True
Carried on any industrial activity which was the subject of an environmental permit or licence	True

Claims Experience

You have not had any claims made against You , or circumstances in the last 5 years	True
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CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23

**Employers and Public Liability**

Estimated wages and other earnings for the next 12 months (e.g. dividend payments or other remuneration in lieu of wages or other payments) :

Role	Wages
Clerical	£0
Manual	£220,000
Manual Work Away	£0
Labour Only Sub-Contractors	£0
Directors / Principals	£0
Woodworking Machinists	£0

You do not process, use, handle or store any of the following in connection with **Your Business** :

Silica, asbestos or substances containing asbestos	True
Radioactive substances	True
Any other toxic or explosive materials	True
Your lifting plant and pressure vessels/boilers which are subject to Statutory Regulations are regularly inspected by qualified engineers as required by the legislation	True

Products Liability

This section is only applicable if purchased - Please check **Your Schedule**

Estimated Turnover for the next 12 months :

Estimated Turnover	£1,400,000
USA / Canada Turnover	£0



CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23

You have not agreed to forego Your legal right which may be available to You in respect of goods or materials purchased by You or work carried out on Your behalf	True
No goods are intended for installation in, or to form part of, aircraft, watercraft, aerospace devices (including drones), offshore rigs, nuclear plant, or motor vehicles	True
Your work does not involve the use, sale or servicing of 3D printers	True
You maintain an adequate system of records which enables identification of :	
The source of products, raw materials or component parts purchased	True
The source of design of products manufactured by You	True
It is possible to trace the ultimate customer of individual products or batches in order to recall the products	True
A product recall has never been necessary or considered	True
All goods are labelled and supplied with clear instructions in the language of the country to which they are being supplied	True
Product hazard warnings are clearly shown on products, packaging and/or instruction manuals	True
Your legal and design departments see all advertising material, sales brochures, operating manuals etc. to check for misleading statements	True
You , or any principal, director, officer or partner in the business, have never been prosecuted, or received notice of intended prosecution under the Consumer Protection Act, Food Safety Act or any similar legislation or been subject to any international sanctions	True



CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23

DATA PROTECTION

We collect and use relevant information about **You** to provide **You** with **Your** insurance cover or the insurance cover that benefits **You** and to meet **Our** legal obligations.

This information includes details such as **Your** name, address and contact details and any other information that **We** collect about **You** in connection with the insurance cover from which **You** benefit.

This information may include more sensitive details such as information about **Your** health and any criminal convictions **You** may have.

In certain circumstances, **We** may need **Your** consent to process certain categories of information about **You** (including sensitive details such as information about **Your** health and any criminal convictions **You** may have). Where **We** need **Your** consent, **We** will ask **You** for it separately. **You** do not have to give **Your** consent and **You** may withdraw **Your** consent at any time. However, if **You** do not give **Your** consent, or **You** withdraw **Your** consent, this may affect **Our** ability to provide the insurance cover from which **You** benefit and may prevent **Us** from providing cover for **You** or handling **Your** claims.

The way insurance works means that **Your** information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. **We** will only disclose **Your** personal information in connection with the insurance cover that **We** provide and to the extent required or permitted by law.

Where **You** provide **Us** or **Your** agent or **Broker** with details about other people, **You** must provide this notice to them.

You have rights in relation to the information **We** hold about **You**, including the right to access **Your** information. If **You** wish to exercise **Your** rights, discuss how **We** use **Your** information, please in the first instance contact **Your** agent or **Broker** that arranged **Your** insurance who will provide **You** with **Our** contact details.

Insurer's Privacy Notice accessible at:

Part A Property: <https://www.tmhcc.com/en/legal/privacy-policy>

Part B Liability: <http://chaucergroup.com/privacy>

AGENT OF THE INSURER

In issuing this **Policy**, Nelson Policies at Lloyd's (Nelson Policies) will be acting under an authority given to it by the **Insurers**. This means that when issuing this **Policy**, Nelson Policies will be acting as an agent for the **Insurers**, not for **You**

You should contact Nelson Policies in the first instance in relation to this insurance

Nelson Policies at Lloyd's is the trading name of Nilefern Limited. Registered in England and Wales No: 1825766. Registered Office: 2nd Floor, Knightrider Chambers, Maidstone, Kent, ME15 6LP. Nilefern Limited is authorised and regulated by the Financial Conduct Authority; FRN 305456

Chaucer Insurance Company DAC

Certificate of Employers' Liability Insurance (See Note A)

In accordance with Regulation 5 of the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008 (the Regulations), one or more copies of this Certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy. This requirement will be satisfied if the Certificate is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

Policy Number: NP036762/11/23

Name of Policyholder: The Potions Cauldron Ltd
Including all subsidiary companies as advised to Chaucer Insurance Company DAC
Except any specifically excluded below

Excluded Subsidiary Companies: N/A

Date of Commencement of Insurance: 11 November 2023

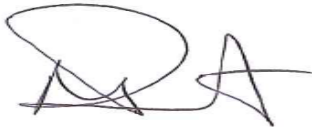
Date of Expiry of Insurance: 10 November 2024

Both days Inclusive

We hereby certify that:

1. The insurance to which this Certificate relates satisfies the requirements of the relevant law applicable to Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney (See Note B), and
2. (a) the minimum amount of cover provided by the Policy is no less than GBP 5,000,000.00 (See Note C)

Signed



Neil Parkhurst
Underwriter – General Liability
On behalf of Chaucer Insurance Company DAC

Notes:

- (A) Where the employer is a company to which Regulation 3(2) of the Regulations applies, the Certificate shall state in a prominent place, either that the Policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (B) Specify applicable law as provided for in Regulation 4(6) of the Regulations.
- (C) See Regulations 3(1) of the Regulations and delete whichever of Paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Paragraph 2(b) does not apply and has been deleted.

Chaucer Insurance Company DAC (no. 587682) is registered in Ireland with its registered office at The Greenway, 112-114 St Stephen's Green, Dublin 2, DO2TD28, Ireland and is authorised and regulated by the Central Bank of Ireland.

Chaucer Insurance Company DAC UK Branch (no. BR019729) is a branch of Chaucer Insurance Company DAC, and is subject to limited regulation by the Financial Conduct Authority (details about the extent of its regulation by the Financial Conduct Authority are available from us by request)

CONTINUATION OF SCHEDULE

FORMING PART OF AND ATTACHING TO POLICY NUMBER : NP036762/11/23



To Whom It May Concern

VERIFICATION OF INSURANCE

Insured : The Potions Cauldron Ltd

Address : 10 Shambles, York, North Yorkshire YO1 7LZ

Business of the Assured : Retail of Gifts and Fancy Goods and Mini Golf

Policy No : NP036762/11/23

Insurers : Chaucer Insurance Company DAC

Expiry date : 10 November 2024

Class of Insurance : Public Liability - £5,000,000 Limit of Indemnity

Extensions : As per policy wording

Warranties : As per policy Schedule

Endorsements : As per policy Schedule

This document does not reflect in detail the policy terms and only provides a summary of the insurance that is in existence at the date this document was issued. To obtain details of the policy terms, conditions, restrictions, exclusions or warranties you must refer to the policy contract

In issuing this document, we do not guarantee that the cover outlined will continue to remain in force for the period referred to as the policy may be cancelled or altered by either party to the contract at any time in accordance with the terms of the policy. We accept no responsibility or liability to advise any party who may be relying on this document of such alteration or cancellation of the policy of insurance