



Doulton Underwriting Agents Ltd

Notice of Policy Revision – Retail Catering Policy

Changes to Your Retail Catering Policy

As of **1st October 2021**, we are introducing some changes to your **Retail Catering Policy**. This document details the main differences in the updated policy wording. We advise you to read this carefully to ensure that you understand the changes of the terms and exclusions and ensure that the insurance provided meets your requirements.

Changes to – DEFINITIONS

- **Computer Systems** definition is added
All the words/phrases/sentences with the equivalent meaning of **computer systems** are replaced accordingly
- **Data** definition is added
All the words/phrases/sentences with the equivalent meaning of **data** are replaced accordingly

Changes to – GENERAL EXCLUSIONS

- **DATE RECOGNITION FAILURE**
The following wording is deleted:
Provided that (a) and (b) shall not apply to
 1. *subsequent damage or*
 2. *subsequent interruption of or interference with the business**not otherwise excluded which results from a specified peril*
- **ELECTRONIC DATA** is deleted
- **EPIDEMIC AND PANDEMIC INFECTIOUS DISEASE** wording is revised and replaced by **COMMUNICABLE DISEASE EXCLUSION**, liability exclusion is added, other than Employers Liability up to £5,000,000.
- **CYBER EXCLUSION** is added, on both property and liability

Changes to SECTION 1 - CONTENTS

- **Temporary Removal of Computer Systems Records** is deleted

Changes to SECTION 10 – EQUIPMENT BREAKDOWN

- Under **EXTENSIONS TO THE EQUIPMENT BREAKDOWN SECTION**

The following wording in Business Interruption has been deleted:
*up to the **limit of indemnity** shown in the **schedule**;*

The above has been replaced by following wording:
*subject to a maximum of £10,000 in respect of any one claim and in the aggregate during any one **period of insurance***



Changes to STATEMENT OF FACT

- There are 2 new questions on the Statement of Fact:

A suitable and sufficient written fire risk assessment of your Premises has been undertaken in accordance with the Regulatory Reform (Fire Safety) order 2005.

Where your Business includes food &/or drink for consumption on the Premises and where covers (customer seating capacity) exceeds 12 persons, your Premises are fitted with an Automatic Fire Detection installation conforming to BS 5839-1 L3 standard or better

- It is assumed that the correct answer to both of these questions is **YES**.
- If this is incorrect please advise your insurance broker immediately