



Mr J H Khan
New Akash Restaurant
185 High Street
Hornchurch
Essex
RM11 3XS

23rd December 2014

Dear Mr J H Khan,

Subject: Business Insurance – IR Rose Ltd t/a New Akash Restaurant, 185 High Street , Hornchurch, Essex, RM11 3XS

Policy No: LV/TTIA964683/RM11

Period of Insurance: 12 months, ending midnight 22nd December 2015

We now enclose your policy schedule, statement of facts, acceptance form and invoice.

The complete policy form should be downloaded from:

<http://www.directbusinessinsurance.com/dbilvpolicywording050914.pdf>

Please note that in order to view the policy wording you will require PDF software, such as Adobe Reader. Adobe Reader is freely available on <http://get.adobe.com/reader/>

If you do not have access to a computer, please contact us and we will send you a printed copy free of charge.

Unless we hear from you on the contrary we will of course assume that you have downloaded the full policy, which should be read and checked by yourself.

Please read the document and check that it meets with your requirements. Particularly, please check that the sums insured and covered sections are correct and that you are complying with the policy conditions and warranties. These are shown separately within each section of the document and any additional conditions and warranties enclosed with the schedule.

Examples of conditions that we particularly wish to bring to your attention are those relating to minimum security standards (required locks etc.) security protections (such as alarms, if applicable to your risk) deep fat frying and extraction conditions (requirements for cleaning and inspection). Please note that failure to comply with any policy condition or warranty can invalidate your claims and the policy.

Regarding sums insured, please check that they are adequate. In the event of a claim your settlement could be subject to 'average' if there is under insurance (e.g. buildings must be insured for cost of re-insatement and contents for new replacement value).

Lastly, may we remind you of your obligation of disclosure of material facts relating to your risk. This obligation of disclosure continues after cover is initiated and examples of matters that would need to be disclosed are changes in business activity, location, processes carried out and construction. Non-disclosure of a material fact either before or after the granting of cover could invalidate a claim. Please discuss with us this important aspect of your insurance arrangements if you are in doubt as to whether a matter is material or not.

If you wish to discuss these matters or others relating to the policy document please do not hesitate to contact us.

Yours sincerely

Abel Yeong

STATEMENT OF FACTS/PROPOSAL

Disclosure: The following proposal/ statement of facts, including the values at risk declared by you and stated in the Schedule of Insurance attached, together with any other information supplied to the insurers must not be misleading or incomplete and shall form the basis of the contract with the insurers and shall be incorporated within. If you are aware (having made all due and reasonable enquiries) of any information not specifically requested in the Statement of Facts/Proposal but which may have a material bearing upon the insurer's decision on whether or not to provide insurance cover or upon the terms upon which such cover would be provided, you must notify the insurer via your intermediary before the contract of insurance is concluded and obtain their specific confirmation in writing that they are willing to proceed and provide cover. You must inform insurers via your intermediary of any material alterations or additions to the statements or particulars contained within this Statement of Facts/Proposal of fact which occur or which you are aware of before any contract of insurance based on this Statement of Facts/Proposal is effected.

Please check that all the information you have provided and any assumptions made about you and your business on this Statement of Facts/Proposal is correct and complete. This is important because inaccurate or incomplete information may result in your insurance being cancelled from its start date and / or your claim not being paid.

If any of the information is incorrect you should immediately notify your insurer via your intermediary and obtain a revised Statement of Fact/Proposal. If you are in any doubt as to what constitutes a material fact please consult your intermediary.

Proposer name and/or trading name?	IR Rose Ltd t/a New Akash Restaurant										
Business category?	Restaurant (unlicensed)	Package category?	CUISINSURE								
Has the proposer at any time been declined insurance?	No	Has the proposer had insurance renewed only on special terms?	No								
Has the proposer ever been a subject of a recovery action from HMRC?	No										
Has the proposer or any director or partner in the business any prosecution pending, criminal record, county court judgements, or been declared bankrupt, or the subject of bankruptcy proceedings or made any arrangement with creditors of any Company in which they have had an interest or been disqualified for holding a directorship. For the avoidance of doubt this question relates to the past insolvency of the proposer, directors or partners of the proposer personally and the insolvency of any company in which they have held an interest at any time.	No										
Have you ever been investigated, prosecuted or cautioned or served with an Enforcement, Improvement or Prohibition notice by the Environmental Health Authority or any party in respect of any Health and Safety or Food Hygiene matter?	No										
Address of premises occupied?	185 High Street Hornchurch Essex RM11 3XS										
Correspondence Address?											
Business Status?	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Ltd Company</td></tr> <tr><td>Not Applicable</td></tr> <tr><td>All Year Business</td></tr> <tr><td>20</td></tr> <tr><td>Self Contained</td></tr> <tr><td>No</td></tr> <tr><td>No</td></tr> <tr><td>No</td></tr> </table>			Ltd Company	Not Applicable	All Year Business	20	Self Contained	No	No	No
Ltd Company											
Not Applicable											
All Year Business											
20											
Self Contained											
No											
No											
No											
Company Registration Number?											
Are the premises occupied regularly or seasonally?											
Years trading in current business	0	Years trading in previous business									
Are the premises fully occupied solely by the business (self contained)?	Self Contained										
Is the business located within a shopping center or enclosed arcade?	No										
The building is ? Fully occupied	Does proposer or staff live on the premises?										
Is your home insured on your business policy?	No										
Any financial interest to be noted on this proposed insurance? None											
How long have you owned the building?	0	Approximate Age Of Construction?	100								
Are the buildings of standard construction (stone, brick or concrete)?	Yes										
Are you anticipating any constructional works, alterations & etc to your premises?	Not Applicable										
Are the buildings of listed status?	No										
Has there ever been a flood affecting your premises or to your knowledge the area within 400 metres of the premises?	None										
Has there ever been a history of subsidence affecting your premises or to your knowledge the area within 400 metres of the premises?	None										
What percentage of the building roof is flat? 0 Year last replaced 0 Flat roof material Concrete											
Has any flat timber roof on the premises been professionally inspected within the last 2 years and any defects repaired and in good condition?	Not Applicable										
Annual Turnover?	£120,000	Annual wage roll?	£50,000								
Employer Reference Number (ERN) if relevant? Pending	Number of employees?										
Number of let residential flats in the building you occupy?	4 Full Time 2 Part time										
Are part of the premises let to Students; Asylum Seekers, Refugees or persons who receive Housing Benefits directly/or indirectly?	0										
Are all final exit doors fitted with a mortice deadlock that has 5 or more levers and BS3621 compliant?	No										
Are all accessible opening windows secured with key locks?	Yes										
Is there an intruder alarm fitted?	Yes										
Is the intruder alarm annually maintained by a NACOSS , NSI or SSAIB approved contractor ?	No										

