

## QBE European Operations Commercial Combined Insurance Schedule

**Policy Ref:** Y110827QBE0124A **Policy Wording Reference:** PCCP010121

**Period of Insurance:** **From:** 00:00 on 24<sup>th</sup> March 2024 **To:** 24:00 on 23<sup>rd</sup> March 2025  
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

**Effective From:** 24<sup>th</sup> March 2024 **Date Issued** 9<sup>th</sup> February 2024

**Issue Number:** 1

**Reason for Issue:** Renewal

### Contract Parties

**Insurer:** QBE UK Limited (registered in England number 01761561; Home State - **United Kingdom**.  
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct  
Authority and the Prudential Regulation Authority; registration number 202842)

30 Fenchurch Street, London, EC3M 3BD  
Tel: + 44 (0) 20 7105 4000  
Fax: + 44 (0) 20 7105 4019

**Legal Expenses Insurer:** DAS Legal Expenses Insurance Company Limited (registered in England and Wales, company  
number 103274; Home State - United Kingdom. Authorised by the Prudential Regulation Authority  
and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation  
Authority).  
Registered Office: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side,  
Temple Back, Bristol BS1 6NH.

**Registered Address:** See above

**Insured:** Arcade Club Ltd and Arcade Holdings Ltd

**Address:** Ela Mill, Cork Street, Bury, BL9 7BW

**Subsidiary Companies:**

**Business:** Gaming Centre

### Contact Details

**Broker Name:** Arthur J Gallagher Insurance Brokers Ltd (Southampton Branch)  
**Broker Account:** Y147145QBE0123A **Broker Ref** B1370FRL0003423

**Issue Office:** 30 Fenchurch Street, London, EC3M 3BD  
Tel: + 44 (0) 20 7105 4000  
Fax: + 44 (0) 20 7105 4019

**Claim Notification** Claims Notifications, PO Box 299, Acclaim House, 1<sup>st</sup> Floor Centralpark, Leeds, LS11 1GX  
Tel: + 44 (0) 20 7105 4000  
Fax: + 44 (0) 20 7105 4019

**Cyber and data security  
representative** Resecure +44 (0)20 3060 6800

**DAS Legal Expenses  
Claim Notification** DAS House, Quay Side, Temple Back, Bristol BS1 6NH  
Tel: + 44 (0) 344 893 0859  
Details of your DAS scheme number and DAS's legal advice service telephone number are  
provided in Section 21 of the policy document.  
Details for DAS Helplines, DAS Employment Manual and DASbusinesslaw are provided in  
Section 22 of the policy document.

The tables below state which sections of your policy are insured and set out other important details concerning the cover provided. You should refer to the terms and conditions of your policy for full details of how these operate.

The sums insured, limits of indemnity and sub-limits applying to each section are included in the tables. Any item for which there is no sum insured, or with a blank or nil entry, is not insured. A table of policy excesses is also included, together with any endorsements which apply to your policy.

You should check the entries carefully to ensure that they are suitable for your needs.

Section 2 - Property				INSURED
<b>Territorial Limits</b>	United Kingdom			
<b>Premises:-</b>	Ela Mill, Cork Street, Bury, BL9 7BW			
<b>Property insured</b>		<b>Declared value</b>	<b>Sum insured</b>	
<b>Buildings</b>	Day 1: Operative	GBP	Not Insured	Not Insured
<b>Machinery plant and all other contents</b>	Day 1: Operative	GBP	215,000	247,250
<b>Video &amp; electronic gaming and other amusement games</b>		GBP		750,000
<b>2.4.3 hired-in-plant</b> in excess of GBP 100,000		GBP		None
<b>Stock and materials in trade</b>		GBP		10,000
<b>All Risks Specified equipment</b>				Not Insured
<b>Costs and Expenses cover</b>			<b>Sub-limits</b>	
Architects, surveyors, consulting engineers and other fees				Insured
Criminal acts reward costs	any one occurrence	GBP		50,000
Continuing plant hire charges	any one occurrence	GBP		100,000
Debris removal				Insured
Decontamination and/or decommissioning	In the aggregate	GBP		50,000
Energy performance and sustainable buildings	any one occurrence	GBP		25,000
European Union and public authorities				Insured
Fire extinguishment expenses and emergency services	any one occurrence	GBP		100,000
Flood resilience	any one occurrence	GBP		250,000
<b>Rent payable</b>	<b>Maximum Indemnity Period</b> months			Not Insured
Temporary protection and expediting expenses	any one occurrence	GBP		50,000
Trace and access	any one occurrence	GBP		25,000
Documents – <b>Machinery plant and all other contents</b>	any one occurrence	GBP		10,000
Personal property - <b>Machinery plant and all other contents</b>	any one occurrence	GBP		1,000
<b>Extensions</b>				
Buildings in course of construction or alteration	any one occurrence	GBP		100,000
Capital additions	any one premises	GBP		1,000,000
Deterioration of stock	any one occurrence	GBP		5,000
Glass, glass surrounds and washroom facilities	any one occurrence	GBP		50,000
Leased premises difference in conditions/difference in limits	any one occurrence	GBP		500,000
Lock replacement	any one occurrence	GBP		10,000
Metered water or gas	any one occurrence	GBP		25,000
Unauthorised use of electricity, gas or water	any one occurrence	GBP		25,000
Property temporarily at other locations	any one occurrence	GBP		250,000
Property at exhibitions and fairs	any one occurrence	GBP		50,000
Theft damage to uninsured buildings	any one occurrence	GBP		100,000
Undamaged tenants' improvements	any one occurrence	GBP		50,000
Valuables	any one occurrence	GBP		10,000
Other terms and conditions - Errors and omissions	any one occurrence	GBP		250,000

Section 3 - Business Interruption					INSURED
<b>Territorial limits</b>	United Kingdom				
<b>Insurable gross profit / Estimated insurable gross profit</b>			GBP		<b>Sum insured</b> 2,000,000
Declaration linked condition operative		Percentage uplift 33.30%			
<b>Maximum indemnity period</b>	12 months				
<b>Additional increased cost of working</b>					Not Insured
<b>Rent receivable</b>					Not Insured
<b>Research and development</b>					Not Insured
<b>Outstanding debit balances</b>					Not Insured
Professional accountants – included in the <b>Sums insured</b>					
Refund of premium – No					
Specified working expenses	a) Purchases (less discounts received) b) Discounts allowed c) Carriage, packing and freight d) Bad debts				
<b>Extensions</b>		<b>Maximum indemnity period</b>			<b>Sub-limits</b>
<b>Customers and suppliers premises</b>					
Unspecified customer premises					Not Insured
Unspecified suppliers premises	any one occurrence and in the aggregate	3 months	GBP		100,000
<b>Specified customer premises</b>					Not Insured
<b>Specified supplier premises</b>					Not Insured
Damage to property at contract sites	any one occurrence and in the aggregate	3 months	GBP		100,000
Denial of access	any one occurrence and in the aggregate	3 months	GBP		100,000
Exhibitions	any one occurrence and in the aggregate	3 months	GBP		100,000
Inter-group dependency					Not Insured
Loss of attraction	any one occurrence and in the aggregate	3 months	GBP		100,000
Equipment breakdown					Not Insured
Notifiable disease, murder or suicide, food or drink poisoning	any one occurrence and in the aggregate	3 months	GBP		250,000
Storage locations	any one occurrence and in the aggregate	3 months	GBP		100,000
Transit	any one occurrence and in the aggregate	3 months	GBP		100,000
Utilities supply 3.4.11 a) only land based utility premises	any one occurrence and in the aggregate	3 months	GBP		250,000
Utilities supply 3.4.11 b) failure at the insured's premises	any one occurrence and in the aggregate	3 months	GBP		250,000

Section 4 – Terrorism	NOT INSURED
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## Section 5 - Money INSURED

Territorial Limits		United Kingdom		
Money Losses			Limit of indemnity	
(a) non-negotiable money	any one occurrence	GBP	250,000	
(b) negotiable money				
i) in <b>buildings</b> outside business hours not contained in locked safe	any one occurrence	GBP	500	
ii) in <b>buildings</b> outside business hours in unspecified locked safe	any one occurrence	GBP	2,000	
iii) in <b>buildings</b> outside business hours in specified locked safes	any one occurrence	GBP	Nil	
iv) in <b>buildings</b> during business hours	any one occurrence	GBP	10,000	
v) in machines at the premises during and outside business hours	any one occurrence	GBP		
vi) at residence of the <b>insured</b> , authorised partner, director or <b>employee</b>	any one occurrence	GBP	1,000	
vii) in transit outside the <b>premises</b> in the custody of the <b>insured</b> or any authorised <b>employee</b>	any one occurrence	GBP	10,000	
viii) in transit in the custody of Specialist Security Carrier	any one occurrence	GBP	Nil	
Estimated Annual Cash Carryings				
1. by <b>insured</b> or any authorised <b>employee</b>		GBP	300,000	
2. by Specialist Security Carrier		GBP		
Clothing or personal effects	any one occurrence	GBP	1,500	
Damage to safes	any one occurrence	GBP	50,000	
Compensation benefits payable following assault				
Death	benefit per <b>insured person</b>	GBP	25,000	
Total loss of sight	benefit per <b>insured person</b>	GBP	25,000	
Loss of limbs	benefit per <b>insured person</b>	GBP	25,000	
Permanent total disablement	benefit per <b>insured person</b>	GBP	25,000	
Temporary total disablement per week, up to 104 weeks	benefit per <b>insured person</b>	GBP	250	

## Section 6 - Fidelity Guarantee NOT INSURED

## Section 7 - Goods In Transit INSURED

Territorial Limits		United Kingdom		
			Limit of indemnity	
Rides & Attractions		GBP	250,000	
Any Other Goods				
Any one consignment in vehicle owned or operated by the <b>insured</b>		GBP	20,000	
Any one postal package		GBP	10,000	
Any one consignment by rail or vehicle not owned or operated by the <b>insured</b>		GBP	20,000	
Any one loss or event or occurrence irrespective of the number of vehicles, consignments or packages involved		GBP	20,000	
Transfer expenses	any one occurrence	GBP	1,000	
Extensions			Sub-limits	
Employees' effects	any one occurrence	GBP	500	
Ropes/sheets	any one occurrence	GBP	10,000	

## Section 8 – Computer Breakdown NOT INSURED

## Section 9 – Equipment Breakdown NOT INSURED

<b>Section 10 – Loss of Licence</b>	<b>NOT INSURED</b>
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<b>Section 11 – Contract Works</b>	<b>NOT INSURED</b>
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<b>Section 13 - Cyber, data security and multimedia</b>	<b>NOT INSURED</b>
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<b>Section 16 – Personal Accident and Business Travel</b>	<b>INSURED</b>
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Territorial Limits		United Kingdom			
Section Limits		Limit of indemnity			
Accumulation limit		1,000,000			
Maximum benefit any one aircraft		1,000,000			
Maximum benefit any one person		250,000			
Maximum weekly benefit any one person		Not Insured			
Maximum benefit any one event		Not Insured			
(Insured Sub-Section Cancellation curtailment, replacement and travel delay)					
Personal accident cover					
Insured Persons / Operative Times					
Category		Insured persons		Operative Time	
A		All employees		Whilst the insured person is undertaking his/her occupation at his/her normal place of business, coverage granted is 24 hours whilst the insured person is working on behalf of the Insured away from his/her normal place of business	
Category	Death benefit amount	Permanent Total Disablement amount (Personal Accident Only)	Permanent Disablement amount (Personal Accident Only)	Temporary Total Disablement (Personal Accident Only)	Temporary Partial Disablement
A	GBP50,000	GBP250,000	GBP250,000	Not Insured	Not Insured

<b>Personal accident cover extensions</b>		<b>Benefit amount per insured person</b>
Accidental medical expenses		Not Insured
Burns and scalds		Not Insured
Catastrophe Benefit		Not Insured
Chauffeur expenses (per week)		Not Insured
Childcare costs and dependent adult support costs (per week)		Not Insured
Coma benefit (per week)		Not Insured
Cosmetic surgery		Not Insured
Counselling (per week)		Not Insured
Consequential loss		Not Insured
Damage to clothing and personal belongings		Not Insured
Dental injury expenses		Not Insured
Dependents (cumulative benefit payable)		Not Insured
Disability assistance		Not Insured
Disappearance		Not Insured
Domestic assistance (per week)		Not Insured
Executor expenses		Not Insured
Exposure		Not Insured
Facial scarring		Not Insured
Funeral expenses and emergency travel expenses		Not Insured
Hijack or Kidnap		Not Insured
Hospital out-patient travel expense (per week)		Not Insured
Hospital visiting expenses (per week)		Not Insured
Independent financial advice		Not Insured
In-patient (per day)		Not Insured
Post-Traumatic stress disorder (per week)		Not Insured
Public relations expenses		Not Insured
Recruitment expenses		Not Insured
Rehabilitation treatment and services		Not Insured
Retraining expenses		Not Insured
Simultaneous death of insured person and partner		Not Insured
Visitors (death only)		Not Insured

Medical and repatriation expenses cover	Not Insured
Medical and repatriation cover costs and extensions	Not Insured
In patient charges in <b>permanent country</b> of domicile	Not Insured
Medical repatriation cover extensions	Not Insured
Legal expenses cover	Not Insured
Personal Liability cover costs and expenses	Not Insured
Personal property costs cover	Not Insured
Personal property costs and expenses	Not Insured
Money cover	Not Insured
Cancellation curtailment, replacement and travel delay cover	Not Insured
Hijack or Kidnap cover	Not Insured
Political, epidemic and natural disaster evacuation expenses	Not Insured

Section 17 – Employers Liability			INSURED
<b>Territorial limits</b> (for activities covered): <b>United Kingdom</b> & temporary periods overseas as detailed in the policy <b>Jurisdiction</b> (for claims made against the <b>insured</b> ): Worldwide excluding <b>North America Jurisdiction</b> <b>Limit of indemnity</b> <b>Employers' Liability</b> cover any one occurrence GBP 10,000,000 (defence costs form part of the <b>Limit of indemnity</b> and <b>sub-limits</b> ) <b>Extensions</b>			
Statutory <b>defence costs</b>	any one prosecution and in the aggregate	GBP	<b>Sub- limits</b> 1,000,000
Manslaughter <b>defence costs</b>	any one prosecution and in the aggregate	GBP	1,000,000
Prosecution costs	in any one prosecution and in the aggregate	GBP	1,000,000
Offshore activities			Not Insured
War and terrorism	any one occurrence	GBP	5,000,000
Estimated Wages All Staff		GBP	600,000
Premium subject to adjustment:	No		
<b>Employers Reference Number</b>	475/BB41176		

<b>Section 18 – Public, Products and Pollution Liability</b>	<b>INSURED</b>
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<b>Territorial limits</b> (for activities covered): Worldwide <b>Jurisdiction</b> (for claims made against the <b>insured</b> ): Worldwide excluding <b>North America Jurisdiction</b>			
<b>Public, Products and Pollution liability cover</b>			<b>Limit of Indemnity</b>
<b>Public Liability</b>	any one occurrence	GBP	10,000,000
<b>Products Liability</b>	any one occurrence and in the aggregate	GBP	10,000,000
<b>Pollution Liability</b>	any one occurrence and in the aggregate	GBP	10,000,000
<b>Extensions</b>			<b>Sub-limits</b>
Environmental statutory liability	in the aggregate inclusive of defence costs	GBP	1,000,000
Manslaughter <b>defence costs</b>	any one prosecution and in the aggregate	GBP	1,000,000
Prosecution costs	any one prosecution and in the aggregate	GBP	1,000,000
Statutory <b>defence costs</b>	any one prosecution and in the aggregate	GBP	1,000,000
Combined single <b>Limit of indemnity</b> under this Section		GBP	10,000,000
<b>Estimated Annual Turnover</b> (Net of VAT)		GBP	2,500,000
Premium subject to adjustment:	No		

<b>Section 19 – Professional Indemnity</b>	<b>NOT INSURED</b>
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<b>Section 20 – Directors and Officers</b>	<b>NOT INSURED</b>
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<b>Section 21 – DAS Commercial Legal Expenses</b>	<b>NOT INSURED</b>
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## Policy Excesses

Any applicable **excess** or time **excess** will apply in respect of any one occurrence unless otherwise stated.

**ANY SPECIFIC AMENDMENTS TO THESE EXCESSES ARE DETAILED IN THE ENDORSEMENTS BELOW.**

Section			Excess
<b>Property</b>	other than as specified below	any one occurrence	GBP 20,000
	Damage to glass, glass surrounds & washroom facilities	any one occurrence	GBP 250
	Damage to personal property of employees or visitors	any one occurrence	GBP 50
	Lock replacement	any one occurrence	GBP 250
	Deterioration of stock	any one occurrence	GBP 50
	Deterioration of stock		Time <b>excess</b> – 30 minutes
<b>Business Interruption</b>		Included within <b>Property Excess</b>	
	Loss of attraction		Time <b>excess</b> – 48 hours
	Interruption of Utilities Supply		Time <b>excess</b> – 24 hours
<b>Terrorism</b>			Not applicable
<b>Money</b>		any one occurrence	GBP 250
<b>Fidelity</b>			Not applicable
<b>Goods in Transit</b>		any one occurrence	GBP 250
<b>Computer Breakdown</b>			Not applicable
<b>Equipment Breakdown</b>			Not applicable
<b>Loss of Licence</b>			Not applicable
<b>Cyber, Data Security and Multimedia</b>			Not applicable
<b>Personal Accident and Business Travel</b>			Nil
<b>Employers' Liability</b>			Nil
<b>Public Liability</b>		any one occurrence	GBP 1,000
<b>Products Liability</b>		any one occurrence	GBP 1,000
<b>Pollution Liability</b>		any one claim	GBP 1,000
<b>Professional Indemnity</b>			Not applicable
<b>Directors and Officers (company excess)</b>			Not applicable
<b>DAS Commercial Legal Expenses</b> (claims for <b>Contract Disputes</b> only)			Not applicable

## Payment Details

Annual policy premium excluding Section 4 (Terrorism)	GBP	31,329.00
Insurance premium tax @ 12%	GBP	3,759.48
<b>Total due</b>	GBP	35,088.48

**Premium payment date: 30 days from 24<sup>th</sup> March 2023**



## Endorsement Schedule

**Policy Ref:** Y110827QBE0124A

**Period of Insurance:** **From:** 00.00 on 24<sup>th</sup> March 2024 **To:** 24.00 on 23<sup>rd</sup> March 2025  
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

This **schedule** sets out additional clauses that form part of the **policy**. The undernoted clauses amend the **section** and/or clause stated and is each otherwise subject to the terms and conditions of this **policy**.

1.	Section 2 – Property. It is noted and agreed that the sum insured in respect of video and pinball machines is based upon the second-hand replacement value, subject to a maximum loss limit of GBP15,000 any one machine.
2.	Section 2 – Property. It is a condition of the policy that insured annually obtain confirmation from the landlord that the roof maintenance programme is being followed, which includes a visual inspection within the last 12 months.
3.	Section 18 – Public Liability. It is noted and agreed that the Insured loans video gaming machines to local exhibitions, as well as has sited display material and video games at other local venues as part of their promotional activities. There is no cover for an physical loss or damage to any gaming machines if the insured's employees are not in attendance.

**All Other Terms & Conditions as per QBE Commercial Combined Policy Wording  
and as amended by the AJG Leisure Endorsement Ref – PCCPAJG190423**

[AJG Leisure Endorsement 190423.pdf](#)

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