



Churchdown Club Limited
Church Road, Churchdown GL3 2ER

PRIVATE & CONFIDENTIAL

22nd April 2026

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VAT Number: 274 4414 70
Company Registration: IP 08271 R



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22nd April 2026

Spicy Aroma Fire Safety Allegations

Dear Sirs,

We acknowledge receipt of your letter dated 31 March 2026.

Having reviewed its contents, we must firmly reject a number of assertions made on behalf of your client, many of which are factually incorrect and misrepresent the actions and responsibilities of Churchdown Club.

For clarity, the matters raised by the Club are grounded solely in its legal obligations regarding fire safety and the protection of all occupants within the premises. Any suggestion that these issues are linked to the recent rent review is entirely unfounded and inappropriate. You will be aware that fire safety was first raised to your client in 2024, some 2 years prior to any rent review. Churchdown Club recently installed Solar Panels and batteries, and this necessitated that our FRA was reviewed. This is the sole reason your client is being asked to ensure compliance. This should not be a difficult request.

****Access and Communication****

Your assertion that access was obtained improperly is incorrect. Your client was formally invited to attend a meeting on 19 February 2024, at which he was clearly advised that access would be required on 27 February 2024 to undertake a Fire Risk Assessment (FRA). This was discussed in person with multiple committee members present. Your client agreed to access requirements. At the same meeting your client was informed that Churchdown Club was increasing its Sunday opening hours.

We also note your statement regarding communication difficulties. Your client has consistently declined to provide an email address for correspondence, in breach of section 26 of the lease in which your client is required to provide 2 x contact details including names, addresses, phone numbers and email addresses. In addition, your client uses Churchdown Club members to attempt to broker conversations or send emails on his behalf. This creates unnecessary barriers to efficient communication, and we consider this to be obstructive. Churchdown Club fully respects our obligation to provide your client with quiet enjoyment. We hope for the same and would suggest canvassing and contacting members to speak to Churchdown Club on his behalf is not actively seeking quiet enjoyment.

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****Independence of Fire Risk Assessment****

The FRA was carried out by a qualified and independent fire risk assessor, Mr Philip Whittaker, who is not involved or affiliated whatsoever with Churchdown Club. Any suggestion to the contrary is incorrect.

****Fire Alarm System****

The allegation that the Club removed your client's fire alarms is entirely untrue. The existing battery-operated alarms remain in situ. The Club installed a full fire alarm system across the building following the FRA to ensure that both parts of the premises are adequately protected in the event of fire. This was an additional safety measure, not a replacement. Furthermore, you will note that your client was not asked to pay a proportionate share of the installation of the fire alarm. If your client was under the impression that items had been removed and not given back, why would they wait 2 years to raise this as an issue?

****Fire Exit****

We categorically reject the allegation that fire exits have been locked or obstructed by the Club. The fire exit between the Club and your client's premises does not have a lock, it is a push pad to your client's side of the door with no door furniture on Churchdown Clubs side of the door. As such the door cannot be locked. It is clearly marked with appropriate signage on the Club side stating "Fire Exit Keep Clear". It is noted that your clients side of the same door is obstructed by a beaded curtain and a trolley.

****Fire Risk Assessment Requirements****

Your client's reliance on an alleged Fire Risk Assessment carried out by Gloucestershire Fire and Rescue Service 9 years ago is misplaced. That organisation does not conduct formal Fire Risk Assessments but may only provide advisory visits. We attach a standard letter from Gloucestershire Fire and Rescue which will hopefully provide clarity and a Gloucestershire Fire and Rescue letter to an organization that they believe may be in breach of fire regulations. You will note that point 1 is for the organization to conduct a Fire Risk Assessment, not that the visit from Gloucestershire Fire and Rescue was a Fire Risk Assessment.



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Furthermore, Fire Risk Assessments must have a review date and be reviewed regularly and specifically when material changes occur. In this instance, significant changes have taken place, including:

- * Installation of a new fire alarm system
- * Alterations to external areas affecting escape routes
- * Installation of Solar Panels and Batteries at the premises
- * Assumptions that fire exits from Spicy Aroma are being locked
- * Removal of fire alarms

These changes necessitate review and cannot be disregarded.

The Club holds no record of any valid Fire Risk Assessment being provided by your client and we formally request that this is supplied without delay.

****Fire Equipment and Compliance****

We note that your client now has up to date serviced fire extinguishers. However, records indicate these were commissioned in 2024 and not serviced again until 2026. While we welcome that this has now been addressed, it highlights previous gaps in compliance.

We also note the installation of a wet chemical extinguisher, which is appropriate for the kitchen environment.

****Duct Cleaning and Insurance Requirements****

Whilst a duct cleaning certificate has been provided, it expired more than 12 months ago on 16-4-2025. Our insurers require cleaning at six-monthly intervals. This is a mandatory requirement and not optional. Insurance has also asked for confirmation of age of cooking equipment. We attach the policy schedule in which this is required.

Under the terms of the Lease, your client contributes toward the building insurance. Accordingly, any requirements imposed by the Club's insurers apply to the premises as a whole and must be complied with.

The documentation you have provided relates to your client's business and employer liability insurance. This is not a substitute for compliance with the building insurance requirements. It is in fact a requirement of the Lease that Churchdown Club have an obligation to insure.

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****Fridges and Other Matters****

The assertion that fridges were moved on 26 February is factually incorrect. What was provided was a handwritten note dated 26 February, not evidence of completed action. We attach the dated handwritten note. Not moving the fridges left Churchdown Bowls Club and Deli Pizza unable to operate as no access was available to the electric meters for 5 days leaving both with no power as the RCD for their areas was down at the incoming meter within Spicy Aroma. Clause 24.2 (d) of the Lease states that your client should "cause as little inconvenience as reasonably possible to the Landlord and the tenants and occupiers of the other lettable units"

Your client telephoned a Churchdown Club member whilst they were abroad on holiday on the 26th to say he will move the fridges when he gets chance as he couldn't on the 26th as he was too busy and could they speak to Churchdown Club to advise this. Spicy Aroma are not open for trade in the daytime so ample time was available.

The FRA carried out stated that the Fire Extinguishers should be removed as the service date had expired. Much like a car with no MOT would be required to be off the road. We assume that your client has conducted a Fire Extinguisher survey as they have had a wet chemical Fire Extinguisher installed, so we are unsure as to why you are questioning the need for a survey.

Our appointed Fire Risk Assessor will not be returning to highlight matters raised in 2024. Your client has an obligation to conduct their own FRA and provide a copy of its findings to Churchdown Club. Any findings of the FRA conducted by Churchdown Club can be given to your client's Risk Assessor to make their own findings.

We note that you state your client will now lock the door to prevent access by Churchdown Club. As your client has previously been found to be selling alcohol with no license there is a side letter in place signed and dated 2 September 2022 giving provision that Churchdown Club have the right to access the premises on a weekly basis to ensure that alcohol is not being sold. The side letter does not state that the inspection be notified or accompanied.

****Previous Correspondence****

We also note your claim that correspondence dated 26 March was not received by DF Legal. This is incorrect. The letter was sent to your offices via email on 30 March 2026 and an automated response from Debbie Bence was received the same day. Again, we attach a copy for reference.

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****Conclusion****

Churchdown Club has acted reasonably, transparently, and in accordance with its legal obligations at all times. The issues raised are legitimate safety concerns and insurance compliance affecting the entire building and require proper engagement and resolution.

It is noted that to date the following insinuations/accusations whether directly or indirectly have been made in writing against Churchdown Club from DF Legal.

* "We continue to act for your tenants of the Spicy Aroma Restaurant in part of the Club premises. We continue to be concerned at the level of charges raised by the Club purportedly against our client's use of electricity"

* Insinuation that goods have been removed and request for return some 2 years after the event when no items have been removed. "One other issue that arises is that apparently as a result of the Fire Risk Assessment the Club removed several battery-operated fire alarms that belonged to our client and did not return the same."

*That Churchdown Club did not communicate with DF Legal when we contacted your client. We attach the automated response received to our email.

*Insinuation that the FRA was conducted by a person with affiliation to Churchdown Club, it was not. A FRA is a legal document from which a risk assessor can face imprisonment if not conducted correctly.

*That Churchdown Club were in breach of the lease as the Fire Risk assessment was undertaken by gaining entry against the terms of the lease; despite your client giving permission for access. "Gloucestershire Fire and Rescue Services Fire Risk Assessment of their premises, the Club were in breach of clause 36 of the Lease of 2nd September 2022 and of paragraph 1.2 Schedule 3 of the Lease. Please ensure that the Club's obligation to provide our client with quiet enjoyment under the provisions clause 34 of the said Lease are respected in the future"

We conducted a FRA with your client's consent. It was your client that asked at least 4 x Churchdown Club members to contact Churchdown Club Committee to discuss issues raised, despite him having received explanations and direct communication from Churchdown Club both verbally and in writing.

Due to the broad spectrum of matters raised by DF Legal, we make the presumption that all communication regarding Spicy Aroma is to be channeled through DF Legal unless informed to the

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contrary. This does not substitute your clients' requirements to provide contact details and email addresses as outlined in Schedule 26 of the lease.

Your client's approach, including the failure to provide standard communication channels and the dismissal of professional safety advice, is not conducive to resolving these matters.

We require your client to:

- * As per Schedule 27.2 of the Lease your client is requested to.
- * Provide a current and valid Fire Risk Assessment
- * Fully engage with the findings of the independent FRA
- * Comply with all fire safety and insurance requirements
- * Certification to show emergency light and fire extinguisher servicing.
- * Provide confirmation and documentation of age of cooking equipment to satisfy insurance requirements.
- * Ensure 6 monthly duct cleaning and provide documentation after each visit.
- * Provide contact details in writing. Names, addresses, email addresses and telephone numbers for at least two people that hold keys as per Schedule 26 of the Lease.

The Club remains willing to work constructively to resolve these issues. However, we will not accept any position that compromises safety or disregards legal obligations. We have had to inform our insurance company of the shortcomings and are awaiting next steps.

As a footnote, we note that your client's registered address with companies house is now a default PO Box address. We make no accusations as to the reason for this, but please ask for clarity as to why it is now a default PO Box address. PO Box 4385, 12391368 - COMPANIES HOUSE DEFAULT ADDRESS, Cardiff, CF14 8LH.

All rights are reserved.

Yours faithfully,

Churchdown Club

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Fire Safety Spot Checks

Dear Sir, Madam

Operational Crews from Gloucestershire Fire & Rescue Service will soon be visiting your business to carry out a short assessment on the level of fire safety management and the structural fire safety of your property. This short visit will enable our staff to provide you with some basic fire safety advice, provide our local crews with a better understanding of your premises and business and if necessary, request further assistance from one of our dedicated Business Fire Safety Officers. These short spot-checks will take place within the coming weeks and will look at the following:

- Are all fire escape routes accessible and clear of obstructions?
- Is the fire alarm in good working order?
- Is there a suitable quantity of fire extinguishers throughout the property?
- Have all staff members been trained on what to do if they discover a fire or hear the fire alarm?
- Will staff and public be able to safely evacuate if a fire were to develop at your premises?

As the Responsible Person, what can you do to prepare for this visit?

We advise that you check the following to ensure that your business is complying with the **Fire Safety Order 2005**:

- Check that your fire risk assessment is in date and any deficiencies identified have been rectified.
- Check that a fire drill has been carried out within the last 12 months and that **ALL** staff members know what to do in the event of a fire.
- Check that fire safety equipment and systems have been inspected by an engineer and the certificates are available.
- Ensure that all in house fire safety checks are carried out and recorded within a fire logbook.
- Ensure that all fire escape routes are clear and readily available.

Where can you get more fire safety advice?

For further information and guidance, you can go to the Business Fire Safety pages of the Gloucestershire Fire & Rescue Service's website at www.glosfire.gov.uk – Business Safety

Should you require any further clarification about this visit or wish to speak with a member of our Business Fire Safety Team, please call **01452 888774** during office hours.

Commercial Combined Policy Schedule

Policy Reference: E25S7G2F Date of Issue: 17/03/2026 15:32

This document states **your** policy limits for types of claims and if there are any **endorsements** to **your** policy wording that may add or remove the coverage stated in **your** policy wording. The **insurer's** liability is several and each **insurer** is liable only for the insurance cover provided in respect of that Section indicated under the **schedule**. In issuing this policy with the relevant limits and endorsements, **we** have relied on the information provided in the statement of fact and **you** must therefore make sure that **you** have taken all reasonable care to honestly provide this information and that to the best of **your** knowledge and belief, it is accurate. If **you** don't **your** policy may be cancelled, treated as if it never existed and **your** claim may be rejected or not fully paid.

If **you** are in any doubt, **you** should speak to **your** insurance broker.

Broker Details

Name	Club Insure Ltd
Address	Romero House, 8 Airport West, Lancaster Way, Leeds, Yorkshire
	LS19 7ZA
Tel	0344 488 9204

Insured

Company Details

Company Name	Churchdown Club Limited
Company Legal Status	Club
Parent or Subsidiary	

Business Details

Trade selected	Social Club
Description of the business	Social Club

Commercial Combined Policy Schedule

EATON GATE

COMMERCIAL

Correspondence Details

Correspondence Addressee
Correspondence Address
Road, Churchdown,

Churchdown Club Limited
Churchdown Club Ltd, Church

GLOUCESTER
GB,
GL3 2ER

Commercial Combined Policy Schedule

Important Information

Reason for Issue	endorsement
Date of Issue	17 March 2026 15:32
Mid Term Adjustment Effective Date	16 March 2026
Mid Term Adjustment Expiry Date	9 December 2026

Insurance Premium	£22.86
IPT (Insurance Premium Tax at the current rate)	£2.74
Production Fee	£0
Total Payable	£25.60

When you take out a policy with Eaton Gate Commercial you will be charged a fee by Vigilis Services Limited ('Vigilis') for the production of this policy defined as the Production Fee. Vigilis undertakes a number of roles including but not limited to broking systems and software, policy administration, risk management services, claims and complaints administration and has also been appointed by ARAG plc as its agent to distribute cover Section 9. Eaton Gate MGU Ltd ('Eaton Gate') provides all other sections of cover.

Free Cyber Security Audit

Eaton Gate has partnered with IT services company Support Tree to offer your business a unique service, free of charge, for you to rapidly assess your cyber risks.

The quicker you understand where your cyber security risks lie the quicker you can provide your business with complete protection from cybercrime.

To find out more click the link button below:

[Tell me more about my free cyber security audit](#)

Commercial Combined Policy Schedule

Section 1 – Property

Property Details

Risk Address	Churchdown Club Ltd Church Road Churchdown GLOUCESTER GL3 2ER
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Insured Perils:

Defined Perils	Covered unless otherwise specifically excluded
Accidental Damage	Covered
Extended Theft	Covered
Subsidence, Ground Heave and Landslip	Covered
Sprinkler Leakage	Not Covered

Inflation Protection:

Inflation Protection:	Day 1
Day 1 Uplift (%):	15%

Buildings

Description	Sum Insured
Buildings Sum Insured	£1,419,531
Buildings Declared Value	(£1,234,375)
Annual Rent Payable	£0

Contents

Description	Sum Insured
Contents Sum insured (Excluding Computer and Electronic Business Equipment)	£156,228
Contents Declared Value (Excluding Computer and Electronic Business Equipment)	(£135,850)
Computer and Electronic Business Equipment Sum Insured	£11,500
Computer and Electronic Business Equipment Declared Value	(£10,000)

Stock

Commercial Combined Policy Schedule

EATON GATE

COMMERCIAL

Cigarettes, Tobacco and Cigars	£0
Wines and Spirits	£1,500
Radio, TV and AV equipment	£0
Computers, Computers Equipment & Games.	£0
Jewellery, Watches, Precious Metals & Stones	£0
Cameras, Binoculars & Photographic Equipment	£0
Mobile Phones & Equipment	£0
Prescription Drugs	£0
Non Ferrous Metals	£0
All Other Stock and Materials in Trade	£3,000

Section 2 - Business Interruption Cover

Basis of Cover	Sum Insured
Gross Profit (Sum Insured Basis)	£280,000
Indemnity Period	Over 24 months
Increased cost of working sum insured	£0
Additional Increased Cost of Working Sum Insured	£25,000
Annual Rent Receivable Sum Insured	£33,600
Accounts Receivable Sum Insured	£20,000
Loss of Licence	Covered
Loss of Licence Sum Insured	£100,000

Section 3 - Money and Assault

Property

Risk Address	Churchdown Club Ltd Church Road Churchdown GLOUCESTER
	GL3 2ER
In the premises during business hours or while in transit (£)	£2,000
<u>In the Premises out of Business Hours</u>	
In the identified locked safe or strongroom shown below (£)	£2,000

Commercial Combined Policy Schedule

In an unspecified locked safe or strongroom (£)	£1,000
Not in a locked safe or strongroom (£)	£500
At your residence or that of any of the principals or Directors or authorised Employees (£)	£500
Safe details	<u>Manufacturer / Model</u> Unspecified - Free Standing

Section 4 - Goods in Transit Cover

Description	Sum Insured
Limit any one event other than by post	£1,000
Estimated Annual Carryings – Third Party Vehicles	£1,000
Limit any one event by post	£5,000
Estimated Annual Carryings – Own Vehicles	£50,000

Sections 5 and 6 - Liability Covers

Description	Limit
Employers' Liability	£10,000,000
Public and Products Liability	£5,000,000
Financial Loss Sum Insured	£0

Section 7 - Contract Works Own and Hired in Plant and Tools

No Cover Selected

Section 8 - Your Specified Items Requiring Cover Away From Premises

You require cover for items listed below outside of the above property:

Item Type	Sum Insured	Geographic Area	Excess
Scientific and Medical Equipment	£2,500	Anywhere in the UK	£250
Cricket Bags & Contents & Trophies	£3,500	Anywhere in the UK	£250

Commercial Combined Policy Schedule

Commercial Legal Protection

Description	Limit
Cover	£100,000

Section 10 - Cyber Insurance

Description	Limit
Security Failure Response and Forensic Response	£25,000
Data recovery	£25,000
Business Interruption loss Daily Interruption Benefit	£25,000/90 days*outage period days
Contingent Business Interruption loss Daily Interruption Benefit	£25,000/90 days*outage period days

Policy Wording

Your Policy Wording can be found here : in a link in Your Policy Schedule provided at the start of the current Period of Insurance

Your Summary of Cover can be found here <https://www.brokerexpress.co.uk/documents/cc/EG-CC-SOC-V1.2-Cyber-all-carriers-JAN26.pdf>

Your Notice to Policyholder can be found here <https://www.brokerexpress.co.uk/documents/cc/EG-CC-Notice-to-Policyholders-JAN25.pdf>

Additional Endorsements and Conditions

Clubinsure Working Mens Club endorsement suite

Special Events Exclusion

We will not indemnify You under Section 6 – Public and Products Liability for any legal liability arising from any of the following activities or events: a) motorised events on land or water b) airborne activities c) potholing caving abseiling bungee or fly jumping or any other similar activity d) mechanical fairground rides e) circuses f) fun runs on public roads g) water based activities h) any activity involving weapons of any kind i) riding j) winter sports k) any event where more than 5000 people are expected to attend l) any fund raising event outside the Territorial Limits.

Liability of Members Extension

Section 6 – Public and Products Liability is extended to indemnify any Member of Yours in a like manner to You, provided that:

- (a) such Member is not entitled to indemnity under any other Policy
- (b) such Member shall observe, fulfil and be subject to the terms, exceptions and conditions of this Policy insofar as they may apply;
- (c) nothing contained in this clause shall be deemed to increase Our limit of liability in respect of any one claims or series of claim as stated in this Policy

Sporting Activities Exclusion

We will not indemnify You under Section 6 - Public and Products Liability for any claims arising out the active participation in, training for, travelling to or from, provision of any medical physical physiotherapy or sports injury treatment of:

- a) any activities involving the sports of football rugby hockey lacrosse shinty or cricket
- b) club activities which involve armed or unarmed combat sports
- c) any other event or fixture on Your behalf which involves a sporting activity which involves bodily contact between opposing players.

Employees Alternative Accommodation

Section 1 Property Damage extends to include the cost of reasonable alternative living accommodation for Employees permanently residing at the Premises if the Building used for such accommodation cannot be lived in or if access to it is denied as a result of Damage

The maximum We will pay in respect of any one claim is the lesser of 20% of the Building Sum Insured or £10,000

Money Seasonal Increase

Money on the Premises during Business Hours and Money on the Premises outside Business Hours within a locked safe are increased by 50% for a period of 7 days preceding and including any Bank Holiday or Public Holiday.

Money in Gaming Machines Extension

Section 3 – Money and Assault is extended to include cover loss destruction or Damage from any gaming machine vending machine or automated teller machine or cash dispensing machine up to a limit of £2,500 any

one machine and £5,000 in total.

Employee Dishonesty

For the purposes of this extension employee shall mean permanent employees under a contract of service or apprenticeship with You and the Definition of Employee shall not apply.

We will indemnify You for direct loss of Money or Property belonging to You or for which You are legally responsible

a) caused by any act of fraud or dishonesty committed during the Period of Insurance by any employee with the clear intention of making or which results in improper financial gain for themselves or for any other person or organisation and

b) which is discovered by You and notified to Us within 30 days of the loss

Provided that

a) all losses insured by this extension and committed by any one employee or series of employees working in collusion with each other shall be regarded as one specific event

b) Our liability shall be restricted to £5,000 in respect of any one specific event and in total any one Period of Insurance

Exclusions

We shall not be liable under this extension for

a) loss attributable solely to any unexplained shortages

b) loss caused by an employee before this extension incepted

c) loss where You continue to entrust the defaulting employee with access to Money or Property after becoming aware of any material fact that questions the honesty of the employee

d) any indirect loss arising as an indirect consequence of the specific event in respect of which indemnity is provided by this extension

Basis of Settlement

We will pay the value of the Money or Property at the time of the loss or at Our option replace or reinstate the Property

SIA Security Staff Condition

It is a condition precedent to Our liability under Section 6 - Public and Products Liability that all door staff and security personnel are only employed via a contract with an independent third party provider and that You ensure that all such individuals hold a valid licence issued by the Security Industry Authority.

You must ensure all door staff and security personnel hold Employers Liability and Public Liability Insurance providing:-

i Employers Liability indemnity limit of not less than £10,000,000 any one occurrence.

ii Public Liability to an indemnity of not less than the Limit of Indemnity shown on the Schedule

iii an indemnity to You as principal

and You retain copies of relevant insurance documents.

Licensed Premises Conditions (CCTV)

It is a condition precedent to Our liability under Section 6 Public and Products Liability that You are registered with the Local Authority in accordance with all applicable licensing requirements and that:

a) fire Certificates remain in force at all times;

b) all final exit doors and/or fire exits are unlocked and free of obstruction during the opening hours of the Premises;

c) CCTV is installed to record the activities of door staff and security personnel at entry and exit areas of the Premises

d) CCTV recordings are kept for each camera for a minimum of 30 days;

e) a noise assessment has been carried out within the previous 12 months in accordance with HSE guidance on control of noise at work in music and entertainment, all requirements have been implemented and a copy of the assessment is available for inspection on request

f) during trading hours staff are employed specifically to collect glasses, no glasses are to be permitted on any dance floor and hourly documented checks for spillages and wet floors are made and are available for inspection upon request

We will not indemnify You under Section 6 of this Insurance in respect of claims arising out of:

- I. violent or belligerent acts by You or anyone for whom You are responsible;
- II. the use of any Pyrotechnic devices;
- III. hazardous events including but not limited to rides, inflatables, rodeo simulators or bungee runs.

Cloakroom liability

We will indemnify You under Section 6 Public and Products Liability in respect of legal liability arising out of the use of any cloakroom in the course of the Business for Damage to Property (excluding gold and silver articles jewellery watches and the like) belonging to guests or patrons caused by theft or accidental means whilst such Property is deposited in a cloakroom at the Premises

Provided that

1. this extension shall not provide indemnity against Damage by or due to fire and/or explosion
2. Our liability under this extension shall not exceed £2,500 in respect of any one cloakroom or the sum of £1,000 in respect of any one article
3. the cloakroom shall be locked-up whenever it is left unattended when guests or patrons property is deposited therein
4. You shall issue numbered tickets to each guest or patron in respect of property deposited in the cloakroom and shall prominently display in each cloakroom notices reading as follows – This cloakroom is provided for the convenience of guests and patrons and no responsibility can be accepted for the safety of property left therein although all possible precautions will be taken
5. an Excess of £50 applies

Money in Unspecified Safe

Under Section 3 Money and Assault the limit for Money in an unspecified locked safe or strongroom in the Premises outside of Business Hours is increased to £5,000 and not as stated in the schedule

Commercial Combined - Floodlights & Playing Surfaces Extension

The definition of Buildings under Section 1 – Property Damage is extended to include floodlights and playing surfaces at the Premises.

The cover provided by Section 1 - Property Damage in respect of floodlights and playing surfaces is limited to the following Defined Perils only:

1. Fire
2. Lightning
3. Explosion or Earthquake
4. Impact by Aircraft or other aerial devices or articles dropped from them or by any vehicle train animal falling tree or branch aerial or mast or satellite dish.

In the event of Damage to any playing surface artificial surface or green the basis of settlement shall be the cost of repair replacement re-seeding or re-turfing provided You shall not be liable for Damage a) caused by or consisting of

- i. The application of fertilisers or chemicals
 - ii. The failure of fertilisers or chemicals
 - iii. Storm flood and other effects of weather
 - iv. Wear tear or in the course of play
 - v. Maintenance work at the Premises
- b) to newly seeded or constructed surfaces until they are suitable for play and in use
c) caused by or attributed to Your Employees contractors or sub-contractors

Commercial Combined - Manual Work Away Exclusion

We will not indemnify You for any legal liability under Section 6 Public and Products Liability for Damage or injury resulting from or in consequence of manual work undertaken away from Your premises other than collection and delivery or sales trips and exhibitions.

Commercial Combined - Roof Maintenance Conditions

It is a condition precedent to Our liability under Section 1 – Property that twice a year (once during Spring and once during Autumn)

- i) all external guttering, gullies and down-pipes at the premises are inspected for Damage and blockages;
- ii) all flat roofed areas at the premises are checked to ensure they are weather-tight and in good condition; and
- iii) any Damage or blockage discovered is repaired by a competent contractor and waste matter removed.

If you do not comply with this condition you will not be covered and we will not make any payment in respect of a claim for Storm and/or Flood.

Commercial Combined - Waste Removal – C (Combustible Waste, Weekly Removal)

It is a condition precedent to Our liability under Section 1 - Property Damage that all combustible trade waste and refuse will be swept up daily and kept in bags or bins and removed from the Buildings at least once a week.

Restricted Perils FLEEA (Commercial Combined)

Under Section 1 - Property Damage cover for Timber or other Non-Standard Buildings is restricted to loss or damage arising from Fire, Lightning, Explosion, Earthquake and Aircraft.

Machine Washing and Tumble Dryer Condition

It is a condition precedent to Our liability under Section 1 Property Damage that:

- a) dry cleaning machines, washing machines & tumble dryers are only run during business hours and not operated unattended;
- b) dryer lint screens are cleaned daily;
- c) all items which have undergone any drying process must go through a cooling cycle for at least 5 minutes and are removed immediately from the dryer on completion of the drying cycle. These items must then be allowed a further period to air and any residual heat to dissipate before any piling stacking or packaging;
- d) wash temperatures and detergents are suitable for the optimal removal of oil-based contaminants and all greasy/oily items are to be processed in the morning only;
- e) items containing foam rubber and similar natural or synthetic rubber materials must not be dried in a tumble drier
- f) the door of any washing machine or tumble drier cannot be opened whilst the machine is in use or while the drum is still spinning.
- g) all accessible surfaces within the room where the tumble drier is operated kept clear of fly fluff and dust
- j) a fully operational fire detection system must be installed in the vicinity of any tumble dryer with a minimum of smoke and heat detection and signalling via an external self-actuating sounder (bell siren or klaxon)
- k) dry cleaning machines, washing machines & tumble dryers are serviced and maintained in accordance with manufacturer's instructions, and are taken out of use immediately any fault is discovered, and not use until such fault has been rectified.

Water Damage Loss Limit

Our limit of liability for any Property Damage loss arising from water damage in any cellar, basement or part of the property below ground level including any Business Interruption loss arising therefrom is limited to £25,000 any one loss.

Unattended Deep Fat Frying Condition

It is a condition precedent to our liability that all frying and cooking equipment (including hot plates) is attended, the operator to be in the immediate proximity and alongside at all times so that they retain close control when the heat source is in operation. In the case of Fryers an operator must be in attendance for one hour after completion of any period of use in connection with frying equipment.

If You do not comply with this condition We may not pay Your claim.

Kitchen and Deep Fat Frying Condition Equipment (Amendments)

Section 1 – Property Damage Condition 1.2 Kitchen and Deep Fat Frying Equipment Part f) is restated as follows

Commercial Combined Policy Schedule

f) at least once every 6 months:

i. the entire length of all extraction ducting including extraction motors and fans are serviced and deep cleaned by the installers or a specialist contractor in accordance with the manufacturers' instructions;

ii. the deep fat frying equipment (not including table-top fryers with a capacity of less than 20 litres subject to a total frying capacity of less than 40 litres) is to be inspected and serviced by the installers or a specialist contractor in accordance with the manufacturers' instructions

It is a condition precedent to our liability under Section 1 Property Damage that deep fat frying ranges and frying equipment may be no more than 15 years old from the date of initial manufacture

Commercial Combined Policy Schedule

Excesses

The Excess is the amount of each loss that You are responsible for.

The Excesses applicable to each section are as follows:

SECTION	MINIMUM EXCESS APPLICABLE
Section 1 - Water Damage in a Cellar, Basement or part of the property below ground level	£2,500
Section 1 - Subsidence (if covered)	£1,000
Section 1 - Property Damage - All Other losses	£250
Section 2 - Business Interruption	NIL
Section 3 - Money & Assault	£250
Section 4 - Goods in Transit	£100
Section 5 - Employers Liability	NIL
Section 6 - Public & Products Liability	£250
Section 7 - Contract Works, Own Plant & Hired in Plant	£500 in respect of theft or attempted theft a malicious damage. £250 in respect of any other loss
Section 8 - All Risks Specified Items	£250 unless specified otherwise
Section 9 - Commercial Legal Expenses Business Emergency Solutions	Nil Nil
Optional Extension – Subsidence	£1,000
Section 10 – Cyber Insurance	£250

Commercial Combined Policy Schedule

Appointment of Eaton Gate Commercial

The **Insurers** have appointed Eaton Gate Commercial to administer **your** insurance on their behalf. This policy is issued in accordance with the authorisation **Insurers** have granted to Eaton Gate Commercial under the terms of a contract between the **Insurers** and Eaton Gate Commercial. This contract makes Eaton Gate Commercial the agent of the **Insurer** and gives them the authority to perform certain acts on the **Insurer's** behalf but does not affect **your** rights to claim or make a complaint.

About Eaton Gate Commercial

Eaton Gate Commercial is a trading name of the Eaton Gate group. Eaton Gate Commercial has not made any personal recommendations regarding the sale of this policy.

Eaton Gate Commercial can be contacted:

By telephone: 0333 234 1741

By e-mail: info@egmgu.co.uk

In writing at: Eaton Gate MGU Ltd, 20 St Dunstan's Hill, London, EC3R 8HL

For further details on how **your personal data** is used by Eaton Gate, please check its [Privacy Policy](#).

The Eaton Gate group comprises:

- Eaton Gate MGU Ltd ('Eaton Gate') which is registered in England (No. 9825821) at 20 St. Dunstan's Hill, London, EC3R 8HL and is authorised and regulated by the Financial Conduct Authority (FRN 773194). Eaton Gate is an intermediary and not an Insurer. Eaton Gate receives remuneration from the **Insurers** in the form of commission which is based on a percentage of the total insurance premium and profit share based on underwriting performance.
- Vigilis Services Limited ('Vigilis') which is registered in Gibraltar (No. 113603) at Madison Building, Midtown, Queensway, Gibraltar, GX11 1AA and authorised and regulated by the Gibraltar Financial Services Commission (FSC20381) and by the Financial Conduct Authority (FRNs 771790 and 781071). In addition to the fee **you** pay, Vigilis receives remuneration from the **Insurers** in the form of commission which is based on a percentage of the total insurance premium and profit share based on underwriting performance.

Vigilis is an intermediary and not an Insurer. When **you** take out a policy with Eaton Gate Commercial **you** will be charged a fee by Vigilis for the production of this policy which is determined by the total insurance premium and defined as the Production Fee. Vigilis provides broking systems, policy administration and claims administration.

Your Insurers

Sections 1-8 and Optional Extensions are provided by:

Insurer:	SiriusPoint International Insurance Corporation (Public Company, Limited by Shares) UK Branch
Registered Number:	516401-8136
Registered Office:	33 Gracechurch Street, London, EC3V 0BT
Website:	www.siriuspt.com
FCA Registration Number:	202912
Complaint Address:	The Complaints Manager, 20 St. Dunstan's Hill, London, EC3R 8HL
Complaints Email:	complaints@egmgu.co.uk

Commercial Combined Policy Schedule

Registered in Stockholm Sweden, Reg No. 516401-8136, UK Establishment Number BR 002760. Authorised and regulated by the Swedish Financial Authority. Deemed authorised by the Prudential Regulation Authority.

For further details on how **your personal data** is used by the Insurer, please check its [Privacy Policy](#).

Section 9 Is Provided By:

Insurer:	ARAG Legal Expenses Insurance Company Limited
Registered Number:	00103274
Registered Office:	ARAG plc, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Website:	www.arag.co.uk
FCA Registration Number:	202106
Complaint Address:	Customer Relations, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Complaint Tel:	0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays)
Complaint Email:	customerrelations@arag.co.uk

If we are not able to resolve the complaint to your satisfaction, then you can refer it to the Financial Ombudsman Service (FOS). They can be contacted at:

0800 023 4567 or 0300 1239 123

Complaint.info@financial-ombudsman.org.uk

Financial Ombudsman Service, Exchange Tower, London E14 9SR

ARAG Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Conduct Authority, Firm No. 202106

For further details on how **your personal data** is used by the Insurer, please check: [Privacy Policy](#) (ARAG).

Section 10 Is Provided By:

Insurer:	SCOR UK COMPANY LIMITED
Registered Number:	01334736
Registered Office:	10 Lime Street, London, EC3M 7AA
Website:	www.scor.com
FCA Registration Number:	514353
Complaint Email:	ScorChannelComplaints@scor.com

SCOR UK Company Limited is authorised and regulated by the Financial Conduct Authority, Firm No. 222610

For further details on how your personal data is used by the insurer, please check <https://www.scor.com/en/privacy-personal-data> (SCOR).

Making a Claim

If **you** wish to make a claim, **you** should contact **us** as soon as possible. **You** should not settle, reject, negotiate or agree to pay any claim without **your Insurer's** written permission.

For claims under Sections 1-8 of **your policy** and optional extensions:

Commercial Combined Policy Schedule

0333 005 2666

For claims under Sections 9 of **your policy**:

Number: 0330 303 1955 or 0117 917 1698

Email: newclaims@arag.co.uk

LEGAL AND TAX ADVICE - 0330 30 31 470

If **You** have a legal or tax problem relating to **Your** business, **We** recommend **You** call **Our** confidential legal and tax advice helpline. Legal advice is available 24 hours a day, 365 days a year, and tax advice is available between 9am and 5pm on weekdays (except bank holidays).

The advice covers business-related legal matters within UK and EU law or tax matters within the UK. **Your** query will be dealt with by a qualified specialist experienced in handling legal and tax-related matters. Use of this service does not constitute reporting of a claim.

REDUNDANCY APPROVAL - 0330 303 1955 or 0117 917 1698

We can arrange for specialist advice if **You** are planning redundancies. This will assist **You** to implement a fair selection process and ensure that the redundancy notices are correctly served. This service is available between 9am and 5pm on weekdays (except bank holidays), subject to a charge.

CRISIS COMMUNICATION - 0344 571 7964

If **You** are concerned about an event that may result in negative publicity which could affect **Your** business, **You** can access professional public relations support from **Our** Crisis Communication experts.

Where possible, initial advice for **You** to act upon will be provided over the phone, but if **Your** circumstances require professional work to be carried out in advance of any actual adverse publicity, such services are available on a consultancy basis and subject to **You** paying a fee.

Where an event has led to actual publicity online, in print or broadcast, that could damage **Your** business, **You** are insured against the costs of crisis communication services under Insured Event 10 when **You** use this helpline.

COUNSELLING ASSISTANCE 0333 000 2082

For an employee (including family members permanently living with them) needing confidential help and advice, **Our** qualified counsellors are available to provide telephone support on any matter that is causing **Your** employee upset or anxiety from personal problems to bereavement.

LEGAL SERVICES WEBSITE - www.araglegal.co.uk

With **Your Policy** **You** get free access to **Our** legal services website using the following code, X1232KC79BB5, which allows **You** to create many online documents and guides which can help **Your** business with everything from employment contracts and settlement agreements to leases and health & safety statements. For a small additional charge, **You** can have complex documents checked by a solicitor.

For claims under **Section 10 of your policy**:

Claims Number / How to make a claim

Notify claim to Security Failure Response experts: eatongate@dynarisk.com

If you're experiencing a Cyber issue which requires immediate attention, call: +44 0808 502 2534

Security Failure Response experts will reach out to the insured and determine if Forensic response experts are required.

This aligned incident response team will handle all aspects of the Security Failure response.

Customer Complaints

If **your** complaint is about the way **your policy** was sold to **you** please contact **your** insurance broker or intermediary firm who arranged **your** policy for **you**. Their address and telephone number are shown on **your schedule**.

If **your** complaint is about a claim made under **your policy** please contact the **Insurer's** claim administration team. Their address and telephone number are shown above.

Eaton Gate is dedicated to resolving **your** complaint so if **you** fail to reach **your Insurer** or have a complaint about your Policy or wish to discuss a complaint **you** have with **your Insurer**, please contact the Eaton Gate customer services team;

- Telephone: 0333 234 1741
- By e-mail: complaints@egmgu.co.uk
- In writing to: Customer Services Manager, Eaton Gate MGU Ltd, 20 St Dunstan's Hill, London, EC3R 8HL

For any complaints in relation to **Section 10 - Cyber Insurance** please contact ScorChannelComplaints@scor.com

Territorial Limits

The **Territorial Limits** of this **Policy** other than the Legal Expenses Section are:

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

The **Territorial Limits** for the Legal Expenses Section are detailed in the **Policy** wording

The **Territorial Limits** for the Cyber Insurance Section are detailed in the Policy wording.

How We Use Your Personal Data and Who We Share It With

Insurance Underwriting and Administration

The information that **you** provide to **us** may be used for purposes of insurance underwriting and administration or claims processing and payment by **us**, **our** associated companies, suppliers and service providers, agents, and by reinsurers. From time to time this information may be disclosed to regulatory or statutory bodies for the purposes of monitoring and enforcing **our** compliance with the relevant regulatory code or rules. **Your** information may also be used for the purposes of calculating renewal terms as well as crime prevention, statistical analysis and research and development.

This information may be transferred outside of the European Economic Area for any of these purposes and for system administration. Should this happen **we** will ensure that anyone receiving **your** information agrees to handle this information to the same standard and level of protection as if **we** were dealing with it.

If **you** pass **us** any information relating to any other person, **you** confirm that they have given **you** permission to provide it to **us** and that they give permission for **us** to process their **Personal Data** and that **you** have explained to them who **we** are and what **we** will use their data for.

We will hold this information for a reasonable period of time to ensure that a clear and complete history of insurance enquiries, applications, policy records and transactions is maintained

Commercial Combined Policy Schedule

The information provided will be treated in confidence and in compliance with the **Data Protection Regulations**.

Claims Handling

In assessing any claim, **we** or **our** agents will likely consult any publicly held information which may include but will not be limited to: electoral roll, bankruptcy or insolvency records, county court judgments, repossessions and such like. This information may also be shared with other insurers and **our** agents and suppliers. Please check **our** Privacy Policy for details of these third parties.

Credit Searches or Third Party Information Sources

In considering **your** application for this **Policy we** or our agents may consult a number of data agencies and credit reference agencies to assess insurance risk, to establish **your** identity, to maintain policy records and to combat fraud. **We** or our agents may also pass on information that **we** hold about **you** and **your** payment record to credit reference agencies. This information may be used by other credit lenders for making credit decisions about **you** and other people to whom **you** are financially associated for fraud prevention, money laundering reasons or for tracing debtors. Please check our Privacy Policy for details of these third parties.

- approved service providers or suppliers or other group companies that provide support services;
- fraud prevention or credit reference agencies or other agencies that carry out work on **our** behalf such as the Insurance Fraud Bureau (IFB);
- other insurers, reinsurers, underwriters, regulators, law enforcement, Ombudsman services or the Claims and Underwriting Exchange (CUE) or ELTO (see below);
- purchasers of the whole or part of **our** business;

The Claims and Underwriting Exchange Register (CUE) run by Motor Insurance Bureau (MIB Ltd). The aim is to help **Us** to check information provided by **You** and also to prevent fraudulent claims. These registers may be searched in considering any application for insurance in connection with the **Policy. We** will pass any information relating to any incident which may or may not give rise to a claim under the **Policy** and which **You** have to notify **Us** of in accordance with the terms and conditions of the **Policy**, to the relevant registers.

In accordance with the Employers Liability Insurance: Disclosure by Insurers (no 4) Instrument 2013 made by the Financial Conduct Authority (FCA) **we** will be required to provide some of your information to the Employers Liability Tracing Office (ELTO). The information that **we** supply in accordance with this requirement will be added to an electronic database that will be managed by ELTO. The information supplied to the ELTO will include:

- policy number(s)
- employers' current names and addresses
- coverage dates
- His Majesty's Revenue and Customs Employers Reference Numbers

We may ask credit reference agencies to give **you** a credit score, which may affect **your** insurance application. **We** may also use information relating to **you** and **your** property supplied to **us** by other third parties.

Fraud Protection

In order to prevent fraud, **we** may, at any time:

- share information with other organisations or public bodies (such as the Police) about **you**;
- undertake credit searches or additional fraud searches;
- check and file **your** details with fraud prevention agencies or on registers of claims that are shared with insurers.

If **you** give **us** false or inaccurate information and fraud is suspected, it will be recorded.

Commercial Combined Policy Schedule

Automated Decisions

We may use automated tool with decision making to assess **your** insurance application, such as price rating tool, flood, theft and subsidence area checks. These automated decisions will produce a result on where **we** are able to offer insurance, the appropriate price for **your** insurance policy or whether **we** can accept **your** claim. If **you** object to an automated decision **we** may not be able to offer **you** an insurance quotation or renewal.

Your Rights

Unless subject to an exemption under the **Data Protection Regulations**, **you** have the following rights with respect to **your personal data**:

- **You** have the right of access to **your personal data** **we** hold and to any correction of this if it is found to be inaccurate or out of date. In the event of any dispute regarding rectification of **your personal data**, **you** may request a restriction to be placed on further processing. **We** will only keep **your personal data** for as long as is necessary to provide **you** with the products and services to meet **our** legal obligations.
- **You** may request **us** to transmit **your personal data** directly to another **data controller**.
- **You** have the right to request erasure of **your personal data**, although **we** may refuse to comply with **your** request where **your personal data** is processed on a lawful basis. Where **your personal data** has been shared with others, **we** will notify those using **your personal data** to comply with **your** request.
- **You** have the right to lodge a complaint to the regulatory authority if **you** feel **we** have not lawfully processed **your personal data** or suitably responded to **your** requests or rectified **your personal data** in the time permitted.

Your Insurers

Sections 1-8 and Optional Extensions are provided by:

Insurer:	SiriusPoint International Insurance Corporation (Public Company, Limited by Shares) UK Branch
Registered Number:	516401-8136
Registered Office:	20 Fenchurch St, 4th Floor, London, EC3M 3BY
Website:	www.siriuspt.com
FCA Registration Number:	202912
Complaint Address:	The Complaints Manager, 20 St. Dunstan's Hill, London, EC3R 8HL
Complaints Email:	complaints@egmgu.co.uk

Registered in Stockholm Sweden, Reg No. 516401-8136, UK Establishment Number BR 002760. Authorised and regulated by the Swedish Financial Authority. Deemed authorised by the Prudential Regulation Authority.

For further details on how **your personal data** is used by the Insurer, please check its [Privacy Policy](#).

Section 9 Is Provided By:

Insurer:	ARAG Legal Expenses Insurance Company Limited
Registered Number:	00103274
Registered Office:	ARAG plc, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Website:	www.arag.co.uk
FCA Registration Number:	202106
Complaint Address:	Customer Relations, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Complaint Tel:	0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays)
Complaint Email:	customerrelations@arag.co.uk

Commercial Combined Policy Schedule

If we are not able to resolve the complaint to your satisfaction, then you can refer it to the Financial Ombudsman Service (FOS). They can be contacted at:

0800 023 4567 or 0300 1239 123

Complaint.info@financial-ombudsman.org.uk

Financial Ombudsman Service, Exchange Tower, London E14 9SR

ARAG Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Conduct Authority, Firm No. 202106

For further details on how **your personal data** is used by the Insurer, please check: [Privacy Policy](#) (ARAG).

Making a Claim

If **you** wish to make a claim, **you** should contact **us** as soon as possible. **You** should not settle, reject, negotiate or agree to pay any claim without **your Insurer's** written permission.

For claims under Sections 1-8 of **your policy** and optional extensions:

Number: 0333 005 2666

New Claims Email - Property: newclaims.eatongate@davies-group.com

New Claims Email – Liability: newliabilityclaims.eatongate@davies-group.com

For claims under Sections 9 of **your policy**:

Number: 0330 303 1955 or 0117 917 1698

Email: newclaims@arag.co.uk

LEGAL AND TAX ADVICE - 0330 30 31 470

If **You** have a legal or tax problem relating to **Your** business, **We** recommend **You** call **Our** confidential legal and tax advice helpline. Legal advice is available 24 hours a day, 365 days a year, and tax advice is available between 9am and 5pm on weekdays (except bank holidays).

The advice covers business-related legal matters within UK and EU law or tax matters within the UK. **Your** query will be dealt with by a qualified specialist experienced in handling legal and tax-related matters. Use of this service does not constitute reporting of a claim.

REDUNDANCY APPROVAL - 0330 303 1955 or 0117 917 1698

We can arrange for specialist advice if **You** are planning redundancies. This will assist **You** to implement a fair selection process and ensure that the redundancy notices are correctly served. This service is available between 9am and 5pm on weekdays (except bank holidays), subject to a charge.

CRISIS COMMUNICATION - 0344 571 7964

If **You** are concerned about an event that may result in negative publicity which could affect **Your** business, **You** can access professional public relations support from **Our** Crisis Communication experts.

Where possible, initial advice for **You** to act upon will be provided over the phone, but if **Your** circumstances require professional work to be carried out in advance of any actual adverse publicity, such services are available on a consultancy basis and subject to **You** paying a fee.

Where an event has led to actual publicity online, in print or broadcast, that could damage **Your** business, **You** are insured against the costs of crisis communication services under Insured Event 10 when **You** use this helpline.

Commercial Combined Policy Schedule

COUNSELLING ASSISTANCE 0333 000 2082

For an employee (including family members permanently living with them) needing confidential help and advice, **Our** qualified counsellors are available to provide telephone support on any matter that is causing **Your** employee upset or anxiety from personal problems to bereavement.

LEGAL SERVICES WEBSITE - www.araglegal.co.uk

With **Your Policy** You get free access to **Our** legal services website using the following code, X1232KC79BB5, which allows **You** to create many online documents and guides which can help **Your** business with everything from employment contracts and settlement agreements to leases and health & safety statements. For a small additional charge, **You** can have complex documents checked by a solicitor.

Customer Complaints

If **your** complaint is about the way **your policy** was sold to **you** please contact **your** insurance broker or intermediary firm who arranged **your** policy for **you**. Their address and telephone number are shown on **your schedule**.

If **your** complaint is about a claim made under **your policy** please contact the **Insurer's** claim administration team. Their address and telephone number are shown above.

Eaton Gate is dedicated to resolving **your** complaint so if **you** fail to reach **your Insurer** or have a complaint about your Policy or wish to discuss a complaint **you** have with **your Insurer**, please contact the Eaton Gate customer services team;

- Telephone: 0333 234 1741
- By e-mail: complaints@egmgu.co.uk
- In writing to: Customer Services Manager, Eaton Gate MGU Ltd, 20 St Dunstan's Hill, London, EC3R 8HL

Territorial Limits

The **Territorial Limits** of this **Policy** other than the Legal Expenses Section are:

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

The **Territorial Limits** for the Legal Expenses Section are detailed in the **Policy** wording

How We Use Your Personal Data and Who We Share It With

[Insurance Underwriting and Administration](#)

The information that **you** provide to **us** may be used for purposes of insurance underwriting and administration or claims processing and payment by **us**, **our** associated companies, suppliers and service providers, agents, and by reinsurers. From time to time this information may be disclosed to regulatory or statutory bodies for the purposes of monitoring and enforcing **our** compliance with the relevant regulatory code or rules. **Your** information may also be used for the purposes of calculating renewal terms as well as crime prevention, statistical analysis and research and development.

This information may be transferred outside of the European Economic Area for any of these purposes and for system administration. Should this happen **we** will ensure that anyone receiving **your** information agrees to handle this information to the same standard and level of protection as if **we** were dealing with it.

If **you** pass **us** any information relating to any other person, **you** confirm that they have given **you** permission to provide it to **us** and that they give permission for **us** to process their **Personal Data** and that **you** have explained to them who **we** are and what **we** will use their data for.

Commercial Combined Policy Schedule

We will hold this information for a reasonable period of time to ensure that a clear and complete history of insurance enquiries, applications, policy records and transactions is maintained

The information provided will be treated in confidence and in compliance with the **Data Protection Regulations**.

Claims Handling

In assessing any claim, **we** or **our** agents will likely consult any publicly held information which may include but will not be limited to: electoral roll, bankruptcy or insolvency records, county court judgments, repossessions and such like. This information may also be shared with other insurers and **our** agents and suppliers. Please check **our** Privacy Policy for details of these third parties.

Credit Searches or Third Party Information Sources

In considering **your** application for this **Policy we** or our agents may consult a number of data agencies and credit reference agencies to assess insurance risk, to establish **your** identity, to maintain policy records and to combat fraud. **We** or our agents may also pass on information that **we** hold about **you** and **your** payment record to credit reference agencies. This information may be used by other credit lenders for making credit decisions about **you** and other people to whom **you** are financially associated for fraud prevention, money laundering reasons or for tracing debtors. Please check our Privacy Policy for details of these third parties.

- approved service providers or suppliers or other group companies that provide support services;
- fraud prevention or credit reference agencies or other agencies that carry out work on **our** behalf such as the Insurance Fraud Bureau (IFB);
- other insurers, reinsurers, underwriters, regulators, law enforcement, Ombudsman services or the Claims and Underwriting Exchange (CUE) or ELTO (see below);
- purchasers of the whole or part of **our** business;

The Claims and Underwriting Exchange Register (CUE) run by Motor Insurance Bureau (MIB Ltd). The aim is to help **Us** to check information provided by **You** and also to prevent fraudulent claims. These registers may be searched in considering any application for insurance in connection with the **Policy. We** will pass any information relating to any incident which may or may not give rise to a claim under the **Policy** and which **You** have to notify **Us** of in accordance with the terms and conditions of the **Policy**, to the relevant registers.

In accordance with the Employers Liability Insurance: Disclosure by Insurers (no 4) Instrument 2013 made by the Financial Conduct Authority (FCA) **we** will be required to provide some of your information to the Employers Liability Tracing Office (ELTO). The information that **we** supply in accordance with this requirement will be added to an electronic database that will be managed by ELTO. The information supplied to the ELTO will include:

- policy number(s)
- employers' current names and addresses
- coverage dates
- His Majesty's Revenue and Customs Employers Reference Numbers

We may ask credit reference agencies to give **you** a credit score, which may affect **your** insurance application. **We** may also use information relating to **you** and **your** property supplied to **us** by other third parties.

Fraud Protection

In order to prevent fraud, **we** may, at any time:

- share information with other organisations or public bodies (such as the Police) about **you**;
- undertake credit searches or additional fraud searches;
- check and file **your** details with fraud prevention agencies or on registers of claims that are shared with insurers.

Commercial Combined Policy Schedule

If **you** give **us** false or inaccurate information and fraud is suspected, it will be recorded.

[Automated Decisions](#)

We may use automated tool with decision making to assess **your** insurance application, such as price rating tool, flood, theft and subsidence area checks. These automated decisions will produce a result on where **we** are able to offer insurance, the appropriate price for **your** insurance policy or whether **we** can accept **your** claim. If **you** object to an automated decision **we** may not be able to offer **you** an insurance quotation or renewal.

[Your Rights](#)

Unless subject to an exemption under the **Data Protection Regulations**, **you** have the following rights with respect to **your personal data**:

- **You** have the right of access to **your personal data we** hold and to any correction of this if it is found to be inaccurate or out of date. In the event of any dispute regarding rectification of **your personal data**, **you** may request a restriction to be placed on further processing. **We** will only keep **your personal data** for as long as is necessary to provide **you** with the products and services to meet **our** legal obligations.
- **You** may request **us** to transmit **your personal data** directly to another **data controller**.
- **You** have the right to request erasure of **your personal data**, although **we** may refuse to comply with **your** request where **your personal data** is processed on a lawful basis. Where **your personal data** has been shared with others, **we** will notify those using **your personal data** to comply with **your** request.
- **You** have the right to lodge a complaint to the regulatory authority if **you** feel **we** have not lawfully processed **your personal data** or suitably responded to **your** requests or rectified **your personal data** in the time permitted.

Eaton Gate MGU Limited which is registered in England (No. 9825821) at 20 St. Dunstan's Hill, London, EC3R 8HL.
Eaton Gate MGU Limited (FRN 773194) is authorised and regulated by the Financial Conduct Authority (FCA).

To / Churchdown Club

26-02-2026

To / Churchdown Club

I have Received your letter dated 25-02-2026
about removing the Fridge and I'm working
on it, I shall remove it as soon as I can.

Thank you

Robbie^{e!}



**Fire Protection
Association**

Training

This is to certify that

Phil Whittaker

of

Walker Fire (UK) Limited

has successfully completed the Fire Protection
Association's

Fire Risk Assessment

(FPA 8470/ 17th April 2009)

S.P. Tyley

Associate Director Training



INVESTOR IN PEOPLE



THE UK'S NATIONAL FIRE SAFETY ORGANISATION

Protecting people, property, business and the environment



Gloucestershire Fire and Rescue Service
Fire Service HQ, Quayside House
Quay Street, Gloucester, GL1 2TZ
t: 01452 888 777
f: 01452 753 232

e: fire@glosfire.gov.uk
www.glosfire.gov.uk

Our Ref: BW/00046785

Please ask for: Ben Weatherston

Date: 24th April 2025

~~Email: fire@safety@glosfire.gov.uk~~

Dear Madam,

The Regulatory Reform (Fire Safety) Order 2005
Letter of Fire Safety Matters
Address of Premises: [REDACTED]

I visited your premises on the 21st April 2025 and evaluated the fire safety provided. I am of the opinion that some people are at risk in case of fire. You have reassured me that you will make necessary improvements. You have an ongoing duty to ensure the safety of people. The attached schedule sets out what you need to do.

Timescale for Completion

You should complete the work outlined in the schedule as soon as possible, balancing the need for safety against the demands on your business or undertaking. Based on the reassurance you have given me on the phone, I do not intend to return in connection with this visit.

Consequence for Non-compliance

If you do not address the matters in the schedule (or I find that safety provisions have worsened), the authority may serve an enforcement notice on you. An enforcement notice would legally bind you to do the work.

Alternative Solutions

You might want to use a different solution to meet the outcome(s) stated in the schedule. An alternative approach might enable you to make improvements that better meet your needs. I will be happy to discuss your ideas and suggestions.

Yours faithfully,

Ben Weatherston

Fire Safety Inspecting Officer
On behalf of Gloucestershire Fire and Rescue Service

Cont'd...

Important Information – Schedule referred to in letter**Notes to this schedule:**


The government guidance most suitable to your premises is Making Your Small Block of Flats Safe from Fire (Home Office) which can be found at <http://www.cfoa.org.uk/19512>.

Before you make certain changes to the premises, you may have to apply for approval from statutory bodies and/or others having interest in them. If you have doubt about the need for approval, you should ask the relevant body. For example, you may have to apply for approval from a Building Control Body to make material alterations. You might also need to apply for the property owners' permission or for listed building consent, among others.

Item number 1 – Fire Risk Assessment	
Outcome	This work is necessary to enable you to identify and reduce the risks of fire in the premises.
Suggested Action	<p>Ensure a fire risk assessment has been undertaken to identify the significant risks and who could be affected by fire. The assessment should consider the adequacy of any existing control measures you may have in place and whether any additional measures are required.</p> <p>If additional safety is required as a consequence of the assessment, you must provide it.</p> <p>The risk assessment should be undertaken by a competent person.</p>
Reason	Insufficient or inadequate control measures may be in place to keep people safe in case of fire.

Item number 2 – Fire Detection System	
Outcome	This work is necessary to detect fire and raise an alarm.
Suggested Action	<p>Provide and install a manual call point on the third storey (second floor) that complies with BS:5839, part 6.</p> <p>The system must be capable of giving a warning to everyone who might be affected. This includes for example, people with hearing impairment or within noisy environments.</p> <p>The system should be installed and commissioned by a competent person.</p>
Reason	The existing system is not suitable because a fire could start and develop undetected meaning people may not be warned in time to escape safely in case of fire.

Cont'd...

 Outlook

Re: Spicy Aroma - Ground Floor, Part of The Churchdown Club, 1 Church Road, Churchdown GL3 2ER

From Churchdown Club Committee <committee@churchdownclub.co.uk>

Date Fri 19/12/2025 12:55

To Debbie Bence <dbence@dflegal.com>

Good afternoon,

Having reread your email, could you please confirm why you continue to be concerned with your clients electricity charges? We fail to see how or why you could or would have any concerns at all. It appears to be an insinuation of wrongdoing on behalf of the Committee.

The charges have been explained and documented to your client verbally and in writing and are charged via meter reading.

Can you please clarify your specific concerns.

Kind regards

Churchdown Club Committee

Tel: [01452 713122](tel:01452713122)

Email: committee@churchdownclub.co.uk

Web: www.churchdownclub.co.uk

Churchdown Club

Church Road

Churchdown

Gloucester

GL3 2ER

From: Debbie Bence <dbence@dflegal.com>

Sent: 18 December 2025 15:09

To: Churchdown Club Committee <committee@churchdownclub.co.uk>

Subject: Spicy Aroma - Ground Floor, Part of The Churchdown Club, 1 Church Road, Churchdown GL3 2ER

Dictated by David Ferraby

Good afternoon,

We continue to act for your tenants of the Spicy Aroma Restaurant in part of the Club premises. We continue to be concerned at the level of charges raised by the Club purportedly against our client's use of electricity. We understand that the Club receives one invoice from the electricity supplier for the whole of the Club premises. We understand that monthly invoices are received and we should be grateful to receive copies of the last four

months' invoices, together with a detailed explanation as to how those invoices are apportioned between the restaurant premises occupied by our client and the remainder of the Club facilities which we understand may include some outdoor lighting.

We look forward to hearing from you.

Kind regards,

David Ferraby
Solicitor/Senior Partner
For and on behalf of
DF Legal LLP
Direct email: dferraby@dflegal.com



Inc. MADGE LLOYD
& GIBSON SOLICITORS

Debbie Bence
Secretary to David Ferraby

t: 01453 757435 | m: 01452520224
e: dbence@dflegal.com | w: www.dflegal.com
a: Holloway House, Station Road, Stroud, GL5 3AP



IMPORTANT NOTICE – CYBER SECURITY AND BANK DETAILS

Please be aware of the possibility of email interception and fraudulent alterations to Bank details. It may appear that the email has come from us, but you should double check the email address before opening any link or attachment and contact the Firm immediately if you have suspect that you have been a victim of Cyber Crime, or find anything suspicious within the email.


We will never tell you of changes to our bank details via email, nor will we accept notification of changes to your bank details by this method. We request that before sending any electronic payment to us that you telephone the office to confirm our bank details.

It is your responsibility to check with the lawyer acting for you (by phone or post) that you are using our correct bank details in order to avoid error, delay or fraud.

Please note that we will not be held responsible for any loss or consequences if you transfer money to a wrong or false bank account.

This message is confidential and/or may be privileged or protected by other legal rules and is intended for a particular recipient only. If you have received this message by mistake please notify us by return email. Do not copy this email message or disclose its contents to anyone else. Please then delete it from your system.

This message has not been encrypted. It may therefore be liable to compromise. It is your responsibility to scan this message

 Outlook

Fw: For information

From Churchdown Club Committee <committee@churchdownclub.co.uk>

Date Tue 07/04/2026 17:25

To patrick <patrick@apmfire.com>

From: Debbie Bence <dbence@dflegal.com>

Sent: 30 March 2026 16:00

To: Churchdown Club Committee <committee@churchdownclub.co.uk>

Subject: Automatic reply: For information

I am on annual leave until Tuesday 7th April. My emails will not be monitored so please telephone the office in my absence.



Churchdown Club Limited
Church Road, Churchdown GL3 2ER
Telephone number: 01452 713122
Email: committee@churchdownclub.co.uk

25-03-2026

Dear Robbie,

We are yet to receive any response from your solicitor or yourself to our 2 x previous communications dated 25-02-2026 and 26-02-2026 accordingly.

To breach fire regulations puts the entire premises at risk. You have had since February 2024 to resolve matters highlighted in the Fire Risk Assessment and despite numerous letters asking for an update both you and your solicitor have refused to provide any update whatsoever.

In addition to not responding to the issues raised within the Churchdown Club FRA, you have further not instructed your own FRA and provided a copy to Churchdown Club. A FRA is a legal requirement under the regulatory reform act 2005. It is also noted that your Fire Extinguishers have not been serviced since 2024.

We have previously asked for documentation on duct cleaning within Spicy Aroma kitchen as it was highlighted that that this a requirement of the premises insurance. We have recently renewed our insurance, and they have imposed stricter regulation which we have highlighted below.

Unattended Deep Fat Frying Condition It is a condition precedent to our liability that all frying and cooking equipment (including hot plates) is attended, the operator to be in the immediate proximity and alongside at all times so that they retain close control when the heat source is in operation. In the case of Fryers an operator must be in attendance for one hour after completion of any period of use in connection with frying equipment. If You do not comply with this condition We may not pay Your claim. Kitchen and Deep Fat Frying Condition Equipment (Amendments) Section 1 – Property Damage Condition 1.2 Kitchen and Deep Fat Frying Equipment Part f) is restated as follows Commercial Combined Policy Schedule V2.2 July 24 Page 12 of 23 f) at least once every 6 months: i. the entire length of all extraction ducting including extraction motors and fans are serviced and deep cleaned by the installers or a specialist contractor in accordance with the manufacturers' instructions; ii. the deep fat frying equipment (not including table-top fryers with a capacity of less than 20 litres subject to a total frying capacity of less than 40 litres) is to be inspected and serviced by the installers or a specialist contractor in accordance with the manufacturers' instructions It is a condition precedent to our liability under Section 1 Property Damage that deep fat frying ranges and frying equipment may be no more than 15 years old from the date of initial manufacture

VAT Number: 274 4414 70
Company Registration: IP 08271 R



Churchdown Club Limited
Church Road, Churchdown GL3 2ER
Telephone number: 01452 713122
Email: committee@churchdownclub.co.uk

Can you please provide documentation for duct cleaning as applicable and confirmation of age of equipment as outlined. We ask that you immediately take measures to comply with both fire regulation and insurance compliance and respond in writing not later than 7 days from the date of this letter with an urgent action plan.

As always in addition to providing you with a hard copy of this letter, we will email your solicitor and send a recorded delivery letter directly to your home address.

Yours sincerely

Churchdown Club Committee

VAT Number: 274 4414 70
Company Registration: IP 08271 R



Churchdown Club Limited
Church Road, Churchdown GL3 2ER
Telephone number: 01452 713122
Email: committee@churchdownclub.co.uk

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Churchdown Club Limited
Church Road, Churchdown GL3 2ER
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Yours sincerely

Churchdown Club Committee

VAT Number: 274 4414 70
Company Registration: IP 08271 R



Churchdown Club Limited
Church Road, Churchdown GL3 2ER
Telephone number: 01452 713122
Email: committee@churchdownclub.co.uk

25th September 2025

Spicy Aroma
1 Church Lane
Churchdown
Gloucester
GL3 2ER

Subject: **Response to Concern Regarding Gas and Electric Bill Increases**

Dear Robbie,

Thank you for bringing your concerns regarding the recent increase in gas and electric bills to our attention. We understand how rising utility costs can impact day-to-day operations, and we appreciate you reaching out to seek clarity.

I have done a review of the Gas and Electricity workings for May, June and July. Please see below a comparison of the rates previously charged by the Churchdown Club and the rates charged by British Gas:

May and June	British Gas Rate (£)	Spicy Rate (£)	Difference
Electricity	0.32670	0.14610	0.1806
Climate Charge Levy	0.00775	0.00811	-0.00036
Standing Charge	5.47300	0.50070	4.9723
Gas	0.05730	0.68370	-0.6264
Climate Charge Levy	0.00775	0.06720	-0.05945
Standing Charge	2.48120	2.81254	-0.33134

July	British Gas Rate (£)	Spicy Rate (£)	Difference
Electricity	0.32670	0.32670	-
Climate Charge Levy	0.00775	0.00775	-
Standing Charge	5.47300	5.47000	0.00300
Gas	0.05730	0.11250	-0.05520
Climate Charge Levy	0.00775	0.00780	-0.00005
Standing Charge	2.48120	2.48000	0.00120

Per above, you can see there have been significant changes in the amounts charged to you.



Churchdown Club Limited
Church Road, Churchdown GL3 2ER
Telephone number: 01452 713122
Email: committee@churchdownclub.co.uk

Consequently, you have been mischarged the following amounts:

Month	(Over) / Under charged
May	298.08
June	332.24
July	(24.13)
Total	606.19

For a full breakdown, please see the appendix to this letter.

As a gesture of goodwill, the committee have agreed not to backdate any prior undercharges.

Hopefully, this has clarified your queries but please let us know a convenient time if you'd like to meet or discuss this over the phone. We are committed to working with you to ensure transparency and support wherever possible.

Thank you again for reaching out, and please do not hesitate to contact us with any further questions.

Kind regards,

Hannah Benyon
Treasurer
Churchdown Club Committee
committee@churchdownclub.co.uk

	Bristish Gas Rate (£)	Usage	Total	Spicy Rate (£)	Usage	Total	Difference	
May								
Electricity	0.32670	2,843.00	928.81	0.14610	2,843.00	415.36	-	513.45
Climate Charge Levy	0.00775	3,218.30	24.94	0.00811	3,218.30	26.10	-	1.16
Standing Charge	5.47300	31.00	169.66	0.50070	31.00	15.52	-	154.14
Gas	0.05730	524.00	30.03	0.68370	524.00	358.26	-	328.23
Climate Charge Levy	0.00775	502.00	3.89	0.06720	502.00	33.73	-	29.84
Standing Charge	2.48120	31.00	76.92	2.81254	31.00	87.19	-	10.27
			<u>1,234.25</u>			<u>936.17</u>		- 298.08
June								
Electricity	0.32670	2,711.00	885.68	0.14610	2,711.00	396.08	-	489.61
Climate Charge Levy	0.00775	3,218.30	24.94	0.00811	3,218.30	26.10	-	1.16
Standing Charge	5.47300	30.00	164.19	0.50070	30.00	15.02	-	149.17
Gas	0.05730	424.00	24.30	0.68370	424.00	289.89	-	265.59
Climate Charge Levy	0.00775	502.00	3.89	0.06720	502.00	33.73	-	29.84
Standing Charge	2.48120	30.00	74.44	2.81254	30.00	84.38	-	9.94
			<u>1,177.44</u>			<u>845.20</u>		- 332.24
July								
Electricity	0.32670	3,136.00	1,024.53	0.32670	3,136.00	1,024.53	-	-
Climate Charge Levy	0.00775	3,218.30	24.94	0.00775	3,218.30	24.94	-	-
Standing Charge	5.47300	31.00	169.66	5.47000	31.00	169.57	-	0.09
Gas	0.05730	439.00	25.15	0.11250	439.00	49.39	-	24.23
Climate Charge Levy	0.00775	502.00	3.89	0.00780	502.00	3.92	-	0.03
Standing Charge	2.48120	31.00	76.92	2.48000	31.00	76.88	-	0.04
			<u>1,325.10</u>			<u>1,349.23</u>		24.13

Spicy Aroma Utilities Bill

01/07/2025 - 31/07/2025

Electricity

Previous Reading	Present Reading (Kwh)	Usage	Price Per Kwh £	Totals
400588	403724	3136.0	0.3267	1024.53
Climate Change Levy		3218.3	0.00775	24.94
				1049.47

Standing Charge	No. Days	£ per day	Total	
	31	5.4700	169.57	
			Electricity Total	1219.04

Gas

Previous Reading	Present Reading	Usage	Price per Cubic Metre £	Total
85661	86100	439.0	0.1125	49.39
Climate Change Levy		502	0.0078	3.89
				53.28

Standing Charge	No. Days	£ Per Day	Total	
	31	2.48000	76.88	
			Gas Total	130.16
			Sub Total	1349.20
			VAT @ 20% on Utilities	269.84
			Rent	1000.00
			Insurance	41.57
			Water Rates	148.88
			Total Invoice	2809.49

Spicy Aroma Utilities Bill

01/06/2025 - 30/06/2025

Electricity

Previous Reading	Present Reading (Kwh)	Usage	Price Per Kwh £	Totals
397877	400588	2711.0	0.1461	396.08
Climate Change Levy		3218.3	0.00811	26.10
				422.18

Standing Charge	No. Days	£ per day	Total	
	30	0.5007	15.02	
			Electricity Total	437.20

Gas

Previous Reading	Present Reading	Usage	Price per Cubic Metre £	Total
85237	85661	424.0	0.6837	289.89
Climate Change Levy		502	0.0672	33.73
				323.62

Standing Charge	No. Days	£ Per Day	Total	
	30	2.81254	84.38	
			Gas Total	408.00
			Sub Total	845.20
			VAT @ 20% on Utilities	169.04
			Rent	1000.00
			Insurance	41.57
			Water Rates	148.88
			Total Invoice	2204.69

Spicy Aroma Utilities Bill

01/05/2025 - 31/05/2025

Electricity

Previous Reading	Present Reading (Kwh)	Usage	Price Per Kwh £	Totals
395034	397877	2843.0	0.1461	415.36
Climate Change Levy		3218.3	0.00811	26.10
				441.46

Standing Charge	No. Days	£ per day	Total
	31	0.5007	15.52
			Electricity Total
			456.98

Gas

Previous Reading	Present Reading	Usage	Price per Cubic Metre £	Total
84713	85237	524.0	0.6837	358.26
Climate Change Levy		502	0.0672	33.73
				391.99

Standing Charge	No. Days	£ Per Day	Total
	31	2.81254	87.19
			Gas Total
			479.18
			Sub Total
			936.17
			VAT @ 20% on Utilities
			187.23
			Rent
			1000.00
			Insurance
			41.57
			Water Rates
			148.88
			Total Invoice
			2313.85

Electricity

Details of charges

S 00 801 N14 14 1814 0722 005		Meter ID E13ML03545	
<i>Consumption</i>			
	<i>kWh</i>	<i>Rate</i>	<i>Charges</i>
Unit Charge 1 Jul 2025 to 31 Jul 2025	6,638.80	32.670p	£2,168.90
Electricity Charges exc VAT			£2,168.90
Standing Charge 1 Jul 2025 to 31 Jul 2025	31.00 days at 547.300p		£169.66
Climate Change Levy 1 Jul 2025 to 31 Jul 2025	6,638.80 kWh at 0.775p		£51.45
Direct Debit Discount 1 Jul 2025 to 31 Jul 2025			£163.70 CR
Total charges exc VAT			£2,226.31
VAT at 20%			£445.26
Total new charges this bill inc VAT			£2,671.57

Payments to your account

Direct Debit - 12 June 2025	£2,345.74	CR
Total payments	£2,345.74	CR

Details of charges

S 00 801 N14 14 1814 0722 005		Meter ID E13ML03545	
<i>Consumption</i>			
	<i>kWh</i>	<i>Rate</i>	<i>Charges</i>
Unit Charge 1 Jun 2025 to 30 Jun 2025	6,031.50	32.670p	£1,970.49
Electricity Charges exc VAT			£1,970.49
Standing Charge 1 Jun 2025 to 30 Jun 2025	30.00 days at 547.300p		£164.19
Climate Change Levy 1 Jun 2025 to 30 Jun 2025	6,031.50 kWh at 0.775p		£46.74
Direct Debit Discount 1 Jun 2025 to 30 Jun 2025			£149.43 CR
Total charges exc VAT			£2,031.99
VAT at 20%			£406.39
Total new charges this bill inc VAT			£2,438.38

Payments to your account

Direct Debit - 14 May 2025	£2,040.86	CR
Total payments	£2,040.86	CR

Details of charges

S 00 801 N14 14 1814 0722 005		Meter ID E13ML03545	
<i>Consumption</i>			
	<i>kWh</i>	<i>Rate</i>	<i>Charges</i>
Unit Charge 1 May 2025 to 31 May 2025	5,767.40	32.670p	£1,884.21
Electricity Charges exc VAT			£1,884.21
Standing Charge 1 May 2025 to 31 May 2025	31.00 days at 547.300p		£169.66
Climate Change Levy 1 May 2025 to 31 May 2025	5,767.40 kWh at 0.775p		£44.69
Direct Debit Discount 1 May 2025 to 31 May 2025			£143.77 CR
Total charges exc VAT			£1,954.79
VAT at 20%			£390.95
Total new charges this bill inc VAT			£2,345.74

Gas

Payments to your account

Direct Debit - 23 July 2025	£485.02	CR
Total payments	£485.02	CR

Details of charges

Meter point reference: 67405402		Meter serial number E025K0045821D7								
<i>Previous Reading</i>	<i>Current Reading</i>	<i>Units</i>	<i>kWh</i>	<i>Rate</i>	<i>Charges</i>					
Unit Charge										
7976	SMART	8 Jul 2025	8418	SMART	7 Aug 2025	442	4,997.18	5.730p	£286.34	
Gas Charges exc VAT									£286.34	
Standing Charge						9 Jul 2025 to 7 Aug 2025		30.00 days at 248.120p		£74.44
Climate Change Levy						9 Jul 2025 to 7 Aug 2025		4,997.18 kWh at 0.775p		£38.72
Total charges exc VAT									£399.50	
VAT at 20%									£79.90	
Total new charges this bill inc VAT									£479.40	

Payments to your account

Direct Debit - 23 June 2025	£523.10	CR
Total payments	£523.10	CR

Details of charges

Meter point reference: 67405402		Meter serial number E025K0045821D7								
<i>Previous Reading</i>	<i>Current Reading</i>	<i>Units</i>	<i>kWh</i>	<i>Rate</i>	<i>Charges</i>					
Unit Charge										
7531	SMART	7 Jun 2025	7976	SMART	8 Jul 2025	445	5,031.10	5.730p	£288.28	
Gas Charges exc VAT									£288.28	
Standing Charge						8 Jun 2025 to 8 Jul 2025		31.00 days at 248.120p		£76.92
Climate Change Levy						8 Jun 2025 to 8 Jul 2025		5,031.10 kWh at 0.775p		£38.99
Total charges exc VAT									£404.19	
VAT at 20%									£80.83	
Total new charges this bill inc VAT									£485.02	

Payments to your account

Direct Debit - 22 May 2025	£599.48	CR
Total payments	£599.48	CR

Details of charges

Meter point reference: 67405402		Meter serial number E025K0045821D7								
<i>Previous Reading</i>	<i>Current Reading</i>	<i>Units</i>	<i>kWh</i>	<i>Rate</i>	<i>Charges</i>					
Unit Charge										
7037	SMART	8 May 2025	7531	SMART	7 Jun 2025	494	5,557.02	5.730p	£318.42	
Gas Charges exc VAT									£318.42	
Standing Charge						9 May 2025 to 7 Jun 2025		30.00 days at 248.120p		£74.44
Climate Change Levy						9 May 2025 to 7 Jun 2025		5,557.02 kWh at 0.775p		£43.06
Total charges exc VAT									£435.92	
VAT at 20%									£87.18	
Total new charges this bill inc VAT									£523.10	