



PUBLIC HOUSE & WINE BAR PACKAGE INSURANCE

This is a packaged policy made up of insurances underwritten by Accelerant Insurance Europe SA and ARAG plc and the customer is unable to purchase either insurance separately. Therefore, the premium detailed below is the total premium for the package of insurances.

POLICY REFERENCE	PAT1/6617667
INCEPTION DATE	19 November 2025 to 18 November 2026
BUSINESS NAME	Cobblestone Bar Ltd t/a Cobblestone Pub
BUSINESS ADDRESS	77 North King Street Smithfield Dublin 7 D07 TP22



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SCHEDULE OF INSURANCE

Please read in conjunction with your 'Statement of Facts/Proposal and IPID'

POLICY REFERENCE	PAT1/6617667
INSURER	Accelerant Insurance Europe SA
INCEPTION DATE	19 November 2025
EXPIRY DATE	18 November 2026
BUSINESS NAME	Cobblestone Bar Ltd t/a Cobblestone Pub
BUSINESS	Public House
BUSINESS ADDRESS	77 North King Street Smithfield Dublin 7 D07 TP22

SUMS INSURED AND LIMITS OF LIABILITY

BUILDINGS (including subsidence, landlords fixtures and fittings)	€ 0
SIGNS	€ 2,500
PLAYING SURFACES, ARTIFICIAL SURFACES AND FLOODLIGHTS	€ 0
LOSS OF RENT PAYABLE	€ 0
DOMESTIC CONTENTS (excludes jewellery & antiques) - maximum limit €2,500 per single item	€ 5,000
TENANT'S IMPROVEMENTS	€ 15,000
TRADE FIXTURES & FITTINGS, MACHINERY, PLANT AND ALL OTHER CONTENTS (including Property Held in Trust)	€ 20,000
ELECTRONIC EQUIPMENT & COMPUTERS (including EPOS systems and computerised tills)	€ 5,000
PROPERTY IN THE OPEN	€ 2,500
STOCK AND MATERIALS IN TRADE, THE PROPERTY OF THE INSURED OR HELD IN TRUST OR IN COMMISSION FOR WHICH THE INSURED IS HELD LEGALLY RESPONSIBLE	€ 30,000
WINES & SPIRITS	€ 5,000
TOBACCO	€ 0
DETERIORATION OF STOCK	€ 3,000
GOODS IN TRANSIT	€ 5,000
GLASS	UNLIMITED
BOOK DEBTS (Outstanding Debit Balances)	€ 10,000
EQUIPMENT BREAKDOWN	INCLUDED
BUSINESS INTERRUPTION (12 months Indemnity Period) - GROSS PROFIT	€ 635,000
BUSINESS INTERRUPTION FROM BREAKDOWN	INCLUDED
EMPLOYEE DISHONESTY	€ 10,000
EMPLOYERS LIABILITY	€ 13,000,000
PUBLIC LIABILITY	€ 6,500,000
PRODUCTS LIABILITY	€ 6,500,000
PERSONAL ACCIDENT	€ 5,000
LOSS OF LICENCE	€ 100,000
FIRE BRIGADE CHARGES	€ 20,000
MONEY:	
(i) DURING WORKING HOURS AND IN TRANSIT	€ 5,000
(ii) IN LOCKED SAFE OUTSIDE WORKING HOURS	€ 5,000
(iii) NOT IN SAFE OUTSIDE WORKING HOURS OR IN PRIVATE RESIDENCE	€ 500
MONEY IN GAMING MACHINES (0 Machines)	€ 0
PERSONAL ACCIDENT from ASSAULT	€ 25,000/€100 per week
PERILS OPERATIVE, INCLUDING ACCIDENTAL DAMAGE	ALL



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EXCESSES APPLICABLE

EXCESS (the first amount you pay) applicable to Section 1 - Material Damage, Section 3 - Equipment Breakdown, Sub-Section B - Employee Dishonesty of Section 6 - Management Protector	€ 500
FLAT ROOF EXCESS (applicable to Section 1 - Material Damage)	€ 1,500
SUBSIDENCE EXCESS (applicable to Section 1 - Material Damage)	€ 1,500
LIABILITY EXCESS (applicable to Section 4 - Employers' Liability, Section 5 - Public and Products Liability)	€ 500

ADDITIONAL TERMS & CONDITIONS

ACC017: DOMESTIC CONTENTS - JEWELLERY, ANTIQUES AND WORKS OF ARTS EXCLUSION

It is understood and agreed that **Section 1 - Material Damage, Definitions, Domestic Contents**, excludes antiques, works of art, jewellery, gold and silver articles, watches, cups, trophies, furs and pedal cycles.

ACC090: FLOOD EXCLUSION

Section 1 - Material Damage excludes **Damage** arising from or in connection with flood.

ACC178: SAFE REQUIREMENT CONDITION (ROI)

It is a condition precedent to the liability of **Insurer's** under **Section 1 - Material Damage – Money Extension** to make any payment in respect of loss or damage arising from theft or attempted theft, that any safe(s) being used to hold money:

- Are anchored to the fabric of the building in accordance with the manufacturers recommendations
- Have an adequate manufacturers cash rating to cover the amount of money being stored within such safe(s)
- Are restricted to a maximum cash limit of €5,000 if the safe(s) are unidentifiable.

ACC229: PUBLIC LIABILITY EXCESS OF €5,000

Any claims arising from or in connection with **Section 5 – Public & Products Liability** have an increased **Excess** of €5,000

ACC340: SECURITY CONDITION - LISTED PREMISES

It is hereby noted and agreed that the premises does not meet the Minimum Security Requirements of the policy due it's listed status and that the current security measures in place are deemed to be acceptable by the **Insurer**.

ACC348: FLOOD INCREASED EXCESS OF €5,000

The **Excess** under **Section 1 - Material Damage** for **Damage** arising from or in connection with flood is increased to €5,000.

ACC483: DEEP FAT FRYING EXCLUSION

Cover under this Policy excludes any liability arising out from the use of deep fat frying equipment at the **Premises**.

Deep Fat Frying is a process which food is completely submerged in hot fat or oil.

ACC566: CCTV CONDITION (ROI)

It is a condition precedent to the liability of **Insurers** that the **Insured** has Closed Circuit Television / Surveillance (CCTV) in operation 24 hours per day covering all entrances and exits and additionally whilst staff and/or third parties are on the **Premises** covering:

1. Dance floor areas
2. Bar drink serving / dispensing areas
3. Lobby, vestibule and other similar areas
4. Areas where door security personnel carry out access control duties and/or search activities
5. Stairs between different stories at the **Premises**

The **Insured** shall ensure that at least one month's recordings are held on the CCTV hard drive, that there is a system in place to download any relevant images of any incidents/accidents that are reported to the venue when they occur, and that such images are stored securely for future reference and must not be disposed of without permission from **Insurers**.



PUBLIC HOUSE & WINE BAR PACKAGE INSURANCE

COMMERCIAL PACKAGE LEGAL SOLUTIONS

Policy Number: PAT1/6617667

Date: 13 November 2025

Scheme reference: 8000033

Insured:

Cobblestone Bar Ltd t/a Cobblestone Pub

Agent:

NBS Ireland

Business Description:

Public House & Wine Bar ROI

Cover From: 19 November 2025

Cover Expiry: 18 November 2026

Operative Covers:

Employment disputes
Employment compensation awards
Employment restrictive covenants
Tax disputes
Property
Legal defence
Compliance & regulation
Statutory licence appeals

Loss of earnings
Personal injury
Contract & debt

Business legal advice helpline
Counselling helpline

Cost of Cover:

Premium: €150.00

Government Levies: €7.50

Total: €157.50

Limit of Indemnity:

€100,000 per claim

Aggregate Limit:

€1,000,000 per annum

(Employment Compensation Awards)

Further Information: Your policy has been issued on the basis of the information you provided at inception. Please check that the information shown is accurate and that the cover suits your needs.

ARAG Legal Protection Limited is registered in Republic of Ireland number 639625. Registered address: 1, Hatch Street Upper, Dublin 2, D02 PY28. ARAG Legal Protection Limited is regulated by the Central Bank of Ireland. ARAG Legal Protection Limited is a coverholder of the insurer ARAG Insurance Company Limited, an Irish Branch of ARAG Allgemeine Versicherungs-AG.

ARAG Insurance Company Limited is authorised and regulated by the Federal Financial Supervisory Authority, BaFin (firm registration number VU5455), the regulatory authority in Germany, and is regulated by the Central Bank of Ireland for conduct of Business rules.

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