

000464 FBSU097A 8410224292

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Darouiche Holdings Ltd t/a Vendi  
Co. No 543453  
Suite 11108  
26/27 Upper Pembroke Street  
Dublin 2 D02X361

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## Thank you for choosing FBD

Dear Sir/Madam,

We are delighted you have chosen to renew your insurance with FBD. Your up to date document(s) are now enclosed.

We recommend that you take a few minutes to check that the details shown on your document(s) are correct and that the insurance cover provided meets your needs. If any amendment is required please contact us immediately.

**Issue date**  
23 July 2025

**Customer number**  
06288398

**Policy number**  
062883980401

**Renewal date**  
02 August 2026

Thank you once again for choosing FBD.

Yours faithfully,

*John Cahalan*

**John Cahalan**  
Chief Commercial Officer



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1. The first part of the document discusses the importance of maintaining accurate records of all transactions.

2. It is essential to ensure that all data is entered correctly and consistently.

3. The following table provides a summary of the key findings from the analysis.

4. The data shows a significant increase in sales volume over the period, which is attributed to the implementation of the new marketing strategy.

5. The results indicate that the new strategy has been highly effective in driving growth and increasing market share.

6. The overall conclusion is that the new strategy has been a success and should be continued.

7. The document concludes with a recommendation to continue monitoring performance and adjust the strategy as needed.



**Customer number** 06288398

**Contact us on** 01 7617680

**Policy number** 062883980401

**Issue date** 23 July 2025

**Renewal date** 02 August 2026

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## Your Business Complete renewal schedule

| Check this document carefully.

This document is a record of your policy cover and part of your completed insurance application, together with your customer needs assessment form. You must check that the details it contains are true, accurate and complete:

- If there is ever any change in information, or you are in any doubt, call us on 01 7617680
- Any change may result in an adjustment to your premium or policy terms

Further information about your duty of disclosure is outlined under the Important information heading.

### Period of insurance

**From:** 02 August 2025 **To:** 01 August 2026

and any further period we accept payment from you to renew this policy.

### Your details

#### Name and address

**Darouiche Holdings Ltd t/a Vendi**

Co. No 543453, Suite 11108, 26/27 Upper Pembroke Street, Dublin 2  
D02X361, Dublin 2, D02X361

#### Business description

Supply with vending solutions to Irish businesses including Residential Buildings, Offices, Hotels, Schools, Sport Arenas and Malls, Hospitals and Medical Centers, Airports, Nursing Homes, Gyms and Dance Studios, Manufacturing Plants and Construction Sites

**Year the business started:** 2018

No indemnity is provided under the policy for any activities not declared in the business description.

#### Contact details

(085) 888 2768, info@vending-machines.ie

### Sections included within this schedule

You will need to read your policy booklet together with this schedule for full terms and conditions of cover.



Section 1	Property Damage
Section 1A	Buildings, Trade Contents and Stock
Section 1B	Money
Section 3	Liability
Section 3A	Public Liability
Section 3B	Products Liability
Section 3C	Employer's Liability
Section 5	All Risks Business Equipment
Section 7	Commercial Legal Expenses

Registered in Ireland. Registration Number: 25475.

Registered Office: FBD House, Bluebell, Dublin 12, D12 Y0HE, Ireland.

A list of names and personal details of every director of the company is available for inspection to the public at the company's registered office. FBD Insurance plc is regulated by the Central Bank of Ireland.



## Business Complete Schedule - continued

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### Sections not included within this schedule

Section 1C	Goods in Transit
Section 1D	Deterioration of Stock
Section 2	Business Interruption
Section 4	Computer Equipment
Section 6	Personal Accident

# Business Complete Schedule - continued

## Section 1 - Property Damage

Risk situated at **U Store IT, Century Business Park, Dublin 11, Dublin 11, D11HI23**

### 1A - Buildings, Trade Contents and Stock

#### Buildings, Trade Contents and Stock Details

	Cover Active	Declared Value (DV)	Sum Insured
Buildings	No		
Trade contents	No		
Stock	Yes		

#### Theft

Theft Cover Active Yes

#### Questions about your property

Who occupies the property? Insured Only  
 Is the property occupied at night? No  
 What is the construction type of the property? Standard

If any of these statements are not correct, please contact us.

The premises have not been exposed to damage by flood, storm, malicious damage, subsidence or landslip.  
 There have been no changes to the intruder alarm, CCTV, fire alarm or sprinkler system (if applicable to your property).  
 There have been no structural alterations to the insured property.

Interested Party No

#### Cover applicable to all locations listed

#### Fire Brigade Charges

### 1B - Money

Transit including bank night safe, but otherwise on the personal custody of insured or authorised employee:  
 On premises during business hours (excluding ATM):  
 In safe, outside of business hours, on the premises which is occupied at night:  
 In safe, outside of business hours, on the premises which is unoccupied at night:  
 Out of safe, outside of business hours:  
 Money in a private dwelling of insured or authorised employee:  
 Crossed cheques (excluding third party cheques unless a list is kept separate from cheques):

Estimated annual carrying



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## Business Complete Schedule - continued

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1C - Goods in Transit	Not insured
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1D - Deterioration of Stock	Not insured
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Section 2 - Business Interruption	Not insured
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### Section 3 - Liability

#### 3A - Public Liability

Limit of Indemnity any one event	€6,500,000
Limit of Indemnity any one period of insurance	Unlimited

#### 3B - Products Liability

Limit of Indemnity	Any one event	€6,500,000
	Any one period	€6,500,000

If this statement is not correct, please contact us. You do not export goods to the USA or Canada.

#### 3C - Employer's Liability

Limit of Indemnity	Any one event	13000000
Limit of Indemnity	Any one period of insurance	Unlimited

#### Employees

Employee Type	Number
Vending Machine Stockers	

If any of these statements are not correct, please contact us.

A safety statement is in place as required by Section 20 of the Safety Health & Welfare at Work Act, 2005 which has been made available to and signed off by all employees.

All legislation and regulations pertaining to the processes, substances used, dust and fumes are complied with within the workplace.

All machinery and plant are properly guarded and are otherwise in good working order and condition.

No work is undertaken above 15 meters in height from ground level.

#### Section 4 - Computer Equipment

Not insured

#### Section 5 - All Risks Business Equipment

Item Category
Business Equipment - Other
Business Equipment - Other

## Business Complete Schedule - continued

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### Endorsements which apply under Section 5

Full endorsement details are outlined under 'Endorsements which form part of your policy'

411	Locked boot and glove compartment warranty
M001	Memo 1

### Section 6 - Personal Accident

Not insured

### Section 7 - Commercial Legal Expenses

The policy is underwritten by ARAG Legal Protection Limited.

Limit of Indemnity	Any one event and any one period of insurance
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### Our questions and your responses

Have you or any partner or director in the business ever:

	Response	Details
(a) had a proposal declined, renewal refused, cover terminated or had special terms applied by an Insurer in respect of any of the risks?	No	
(b) been convicted of or charged but not yet tried, with a criminal offence other than a motoring offence?	No	<i>A conviction which qualifies as a spent conviction under current legislation can be ignored. If we have displayed the details of any spent conviction, please contact us and we will remove these details from your policy record. If you are in any doubt about a conviction which may be spent, you can seek further information at <a href="http://www.citizensinformation.ie">www.citizensinformation.ie</a>.</i>
(c) been declared bankrupt or been subject to bankruptcy proceedings or made an arrangement with creditors?	No	
<b>Apart from any claim recorded on this policy and other than the information you have already given to us:</b>	No	
(d) Have you or any partner or director in the business ever made a claim, suffered a loss, or had a claim made against you (whether insured or not) within the last 5 years in respect of any specific risks to which this proposal applies?		

Previously held insurance: Yes

Previous insurer: Unknown

**Note: Claims made under this policy in the last five years are displayed separately at each renewal on your 5-year premium and claims history document.**

You now need to read the endorsements and important information

### Endorsements which form part of your policy



## Business Complete Schedule - continued

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### Endorsement(s) Details

411 **Locked boot and glove compartment warranty**

It is warranted that all property left unattended in any vehicle shall be kept in a locked boot or glove compartment.

M001 **Memo 1**

Sums insured include owned and leased equipment which is covered.

### Important Information

**Standard Construction** A premises is considered to be of standard construction if it is built of brick, stone or concrete and roofed with slates, tiles, asbestos, metal, concrete or asphalt and are in good repair and will be so maintained.

**Duty of disclosure** You must check that all information you give us is true, accurate and complete. Our questions and your responses will influence our acceptance of your insurance, your premium and the terms and conditions we apply.

**If there is ever any change in this information, or you are in any doubt about our questions and your responses, you must tell us.**

**Failure to meet this duty** If you do not meet this duty carefully and honestly at all times, you may be faced with:

- a sudden change in cover, premium or terms,
- an invalid or cancelled policy,
- no claim payment or reduced claim payment,
- difficulty buying insurance again,
- breaking the terms of any relevant loan.