

Shop Insurance

Our full-cycle Shop eProduct is designed to cater for retail businesses. From modern retail parks to traditional high street shops, it is suitable for up to 10 premises.

Key Selling Points

- Over 250 acceptable trades, all auto-rated without referral
- Standard excess of £200 for Contents and Buildings with £100 or £500 options available. (Escape of water is £500 minimum)
- Option to add Accidental Damage to Buildings and Contents

Features

- Engineering Breakdown cover, including up to £250,000 for Computer Equipment, a maximum of £15,000 for Frozen or Chilled Foods and up to £5,000 for other Perishable Goods
- Option to add Legal Expenses up to £100,000
- Damage to Gardens caused by emergency services up to £25,000 for any one claim
- 24 hour advice lines for emergency assistance, glazing and counselling
- Helpline for health and medical assistance and Legal advice, available Monday to Friday 9am to 5pm (excludes bank holidays)
- Option to insure hair and beauty treatments (the limit of indemnity equals the limit of indemnity selected for Public Liability cover).
- The Contents Section is extended to include a 30% seasonal increase during November, December and 15 days before and after Bank Holidays (other than those Bank Holidays in December)

Preferred Risks

- Barbers
- Butchers
- Cheese Retailers
- Chemists
- Clothing Retailers
- Coffee Shops
- Delicatessens
- Florists
- Greengrocers
- Grocers
- Hairdressers
- Newsagents
- Post Offices
- Print Shops
- Fishmongers

Standard Covers Cover	Maximum Limits Standard limit in brackets
Contents	£1,000,000
Public Liability	£10,000,000 (£2,000,000)
Employers Liability	£10,000,000
Business Interruption	£2,000,000 (£500,000)
Glass	Unlimited
Goods In Transit	£15,000 (£2,000)
Fixed Signs	£1,000
Money	£12,000 (£5,000)
Personal Accident (Assault)	Capital Benefits £10,000

Optional Covers Cover	Maximum Limits Standard limit in brackets
The Structure	£5,000,000
Specified All Risks	£1,000,000
Loss of Licence	£250,000
Personal Accident	Capital Benefits £50,000
Hair and Beauty Treatment	£10,000,000 (£2,000,000)
Commercial Legal Expenses	£100,000
Terrorism	Available

This is a summary of the cover available. Please refer to the Policy Booklet for full terms and conditions.

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