



# SHOP INSURANCE

Our Shop policy is designed to cater for your customers retail premises; from modern retail parks to traditional high street shops.

## KEY SELLING POINTS

- Introductory no claim discount available at new business
- No claim discount available at renewal
- Minimum premiums from £175
- Standard excess of £200 for Contents and Buildings with an option to vary
- Option to insure hair and beauty treatments with a limit of indemnity up to £1m

## FEATURES

- Loss of Income included as standard
- Engineering breakdown covers essential items such as tills and stock control equipment
- Free 24 hour advice lines for health and medical assistance, emergency assistance, glazing, legal advice and stress counselling
- Up to £15,000 cover for frozen or chilled foods and up to £5,000 for any other perishable goods
- Access to a dedicated risk management service
- Option to add accidental damage to Buildings and Contents

## PREFERRED RISK

Your local high street including:

**Greengrocers**

**Hairdressers**

**Chemists**

**Post Offices**

**Florists Delicatessens**

**Butchers**

**Bakers**

**Fishmongers**

**Newsagents**

**Grocers**

**Print Shops**

**Clothing Retailers**

**Coffee Shops**

**Cheese Retailers**

**Photocopying Shops**

## STANDARD COVERS

Cover	Maximum Limits
Contents	£500,000*
Public/Products Liability	£5,000,000 (£2,000,000)
Employers Liability	£10,000,000
Loss of Income	£750,000* (£500,000)
Glass	Unlimited
Goods In Transit	£5,000* (£2,000)
Fixed Signs	£1,000
Money	£12,000* (£5,000)
Personal Accident (Assault)	Capital Benefits £10,000

## OPTIONAL COVERS

Cover	Maximum Limits (up to)
Buildings	£5,000,000*
Specified All Risks	£10,000*
Loss of Licence	£250,000
Personal Accident	Capital Benefits £50,000
Hair and Beauty Treatment	£1,000,000

\* higher limits available on request

\*\* must insure at least one of Buildings or Landlords Contents

The amount in brackets denotes the standard limit provided.

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

## OPEN FOR BUSINESS



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