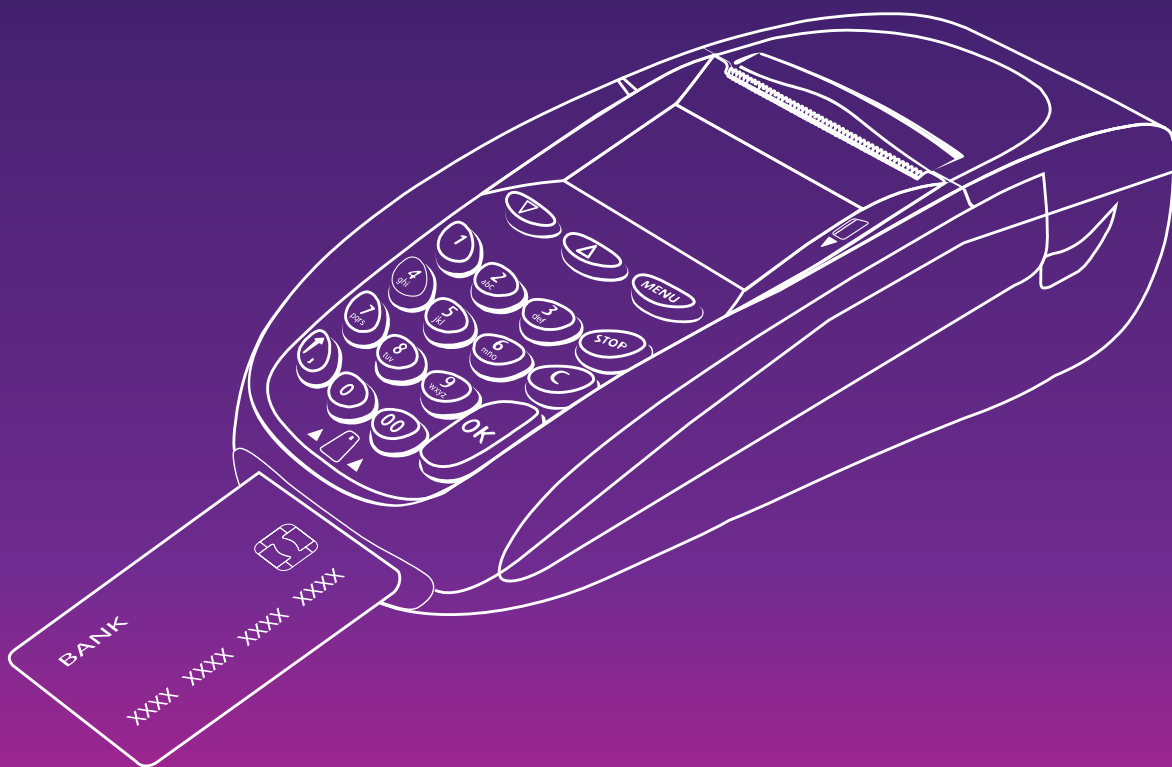


RETAILERS COMBINED FACTSHEET



NO NEED TO
SHOP AROUND

OUR DEDICATED RETAILERS COMBINED PRODUCT DELIVERS ALL OF THE PROTECTION OF COMMERCIAL COMBINED AND MORE...

ENHANCED WORDING INCLUDES:

Cover Modifications - Material Damage

- **New cover** for Loss Minimisation and Prevention Expenditure – up to £25,000
- **New cover** for Further Investigation Expenses for establishing if any further damage – up to £5,000
- **New cover** for Buildings and Contents which have been inadvertently uninsured – up to £1m
- Cover for stock at Exhibitions **now includes the whole European Economic Area** – up to £25,000 or underlying limit
- **New cover** for Trade Samples in the whole European Economic Area – up to £500 per sample and £10,000 in total
- **New cover** for the cost of complying with current Loss Prevention Council Rules for Automatic Sprinkler Installations under European Union and Public Authorities Extension
- **New cover** for seasonal increase of stock during November and December. Bank Holidays are also covered and for 15 days preceding and post them (excluding November and December) – up to £500,000 or 25% of the underlying limit
- **New cover** for damage to stock whilst at homes of directors or employees or in transit to or from these places – a maximum of £2,500 per cause up to £10,000
- **New cover** for damage to contents or stock for insured perils while stored at third party storage locations – a maximum of £5,000 per cause up to £25,000

Cover Modifications - Business Interruption

- **Cover** for closure due to drains, sanitary arrangements, vermin or pests at premises – now up to the limit of liability
- **Cover** for Public Emergency – now up to the limit of liability
- **New cover** for Motor Vehicles – up to the limit of liability
- **New cover** for the Loss of Attraction – up to £50,000
- **New extension** for Accidental failure of Public Utilities or Telecommunications to the Premises – up to £25,000
- **Unspecified Suppliers and Customer Extensions** are extended to include suppliers of the Insured's Specified Suppliers and customers of the Insured's Specified Customers

Cover Modifications – Goods in Transit

- **New cover** for damage to containers the insured is responsible for – a maximum of £10,000 per container up to £25,000

Cover Modifications – Money

- **New cover** for personal money of the insured's family – up to £100 per person

All of this provides a dedicated product for Retailers, with specifically tailored covers to meet the needs of your clients and protect their business.