



Shop

Product Guide

Our flexible Shop Insurance product is designed to protect individual premises or small chains throughout in the UK. It covers over 250 trades, including online stores, and can be adapted to a wide range of industries – from fashion and farming to health and beauty.

Key benefits

- Ability to quote on over 250 trades, and 36 health and beauty treatments
- Public / Products Liability Limit of Indemnity up to £5m
- New business ventures accepted
- 1 hour new business referral service level agreement
- No claims discounts at new business / renewals

Risk examples within appetite

- Clothing / Fashion retailers
- Electronic good sales
- Hairdressers and beauty saloons (with optional treatment cover)
- Newsagents and Stationary / Card shops
- Grocers and Farm shops
- Coffee shops
- Barbers
- Computer shops

Risk examples outside appetite

- Frying or Baking food outlets
- Goods hire
- Jewellers
- Bookmakers
- Solarium / Saunas
- Market stalls, Domestic premises or pop-up shops
- Bike Shops
- Vaping Shops

Standard covers

Material Damage

- 30% seasonal stock increase
- Theft of keys up to £2,500
- VAT cover
- Stock in the open (FLEA cover only) up to £2,000

Business Interruption

- Gross Revenue £750,000 with 24 months indemnity period
- Prevention of Access (including non-damage)
- Failure of utilities after 30 minutes
- Notifiable disease, vermin, defective sanitary & murder / suicide
- Unspecified suppliers up to £25,000 (subject to territorial limitations)
- Book Debts £25,000

Money

- Loss of negotiable money (cross cheques) up to £250,000
- In transit / during business hours £5,000
- Personal Accident (Assault) cover included

Glass

- £2,000 per location

Shop Front

- £2,000 per location

Deterioration of Stock

- £2,000 per location

Goods in Transit

- £5,000

Employers' Liability Limit of Indemnity

- £10,000,000
- £5,000,000 Terrorism

Public / Products Liability Limit of Indemnity

- £2,000,000
- Chargeable option of £5,000,000 Limit of Indemnity
- Shop lifting accusations £10,000 per claimant, £50,000 for any one period

Legal Expenses

- Limit of Indemnity up to £250,000 for any one loss
- Employment compensation awards up to £1,000,000 in the aggregate
- Crisis communication service

Computer Hacker Damage

- Limit of Liability £50,000
- Additional fees up to £50,000

Optional covers

Buildings, Tenants Improvements & Landlords Fixtures / Fittings

- Additions up to 10% or £2,000,000, whichever is less
- CCTV / Alarm system equipment £5,000
- Removal of vermin / nests

Business Interruption

- Increase in gross revenue available

Treatments

- 24 treatments included as standard
- 12 additional non-standard treatments available

Fidelity (Theft by Employee)

- Limit of Indemnity up to £100,000
- Up to £10,000 limit per employee

Loss of Licence (Liquor Licence only)

- Standard £100,000 limit

All Risks

- UK, EU or Worldwide territories

Terrorism

- In respect of Material Damage and Business Interruption

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