



SHOP INSURANCE

Our shop insurance is designed to meet the needs of owners and operators of one or more retail premises. Our policy will cover your clients for risks to their property, including the shop front, contents and personal injury to themselves and their employees. Your clients can also tailor their policy by choosing from our range of optional extras to extend cover.

- ♥ Competitive prices
- ♥ Discounts for 'low' claims and multiple premises
- ♥ Wide policy cover including legal expenses as standard
- ♥ Rapid quote and policy administration service
- ♥ Immediate email of policy documents on request
- ♥ 24 hour Legal Helpline
- ♥ Access to decision makers



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Our Shop policy is just one of a wide range of commercial packages we offer. It is underwritten by Liverpool Victoria Insurance Company Limited and gives your customers the following services and benefits:

Standard policy cover includes

- ♥ Contents including 25% seasonal increase on stock
- ♥ Business Interruption - £250,000 sum insured with a 12 month indemnity period
- ♥ Book Debts - up to £25,000
- ♥ Damage to Glass and Shop Front
- ♥ Theft of Keys and Lock Replacement - up to £1,000
- ♥ Theft by Employees - up to £5,000
- ♥ Loss of Money in transit or in a locked safe overnight - £3,000 sum insured
- ♥ Electrical or mechanical Breakdown of Equipment - up to £500,000
- ♥ Computer Breakdown - up to £250,000
- ♥ Refrigerated Contents - Foods up to £15,000
- ♥ Public and Products Liability - £2,000,000 Limit of Indemnity
- ♥ Employers' Liability - £10,000,000 Limit of Indemnity
- ♥ Personal Accident (Assault)
- ♥ Legal Expenses - up to £100,000
- ♥ 24 Hour Legal Helpline
- ♥ Index Linking

Optional extensions

- ♥ Accidental Damage
- ♥ Buildings
- ♥ Subsidence
- ♥ All Risks on Portable Property
- ♥ Loss of Licence - up to £100,000
- ♥ Increased Limits available on request
- ♥ Terrorism



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