



Retailers

Our Retailers product is designed to be traded online with flexible options so your customers can pick and choose the cover they need.



Key features

- More than 250 acceptable trades
- Suitable for up to 5 shops
- Maximum turnover £2.5 million
- Pre-defined security levels with no surveys required at inception
- Treatment risk included automatically for relevant trades
- Automatic seasonal increase of 30%
- Suppliers extension £25,000
- Trace and access £25,000

Flexibility

- Accidental damage and subsidence options
- Variable excess levels between £100 and £1,000 for property damage*
- Automatically includes non-manual work away with the option to include manual work for over 100 trades

* Non adjustable excess levels apply for flood and subsidence.

For full details of cover, please refer to the individual Policy wordings and Summary of cover documents.

**Note: Contents cover is mandatory when buildings is included and the combined sum insured cannot exceed £1.5m (including stock and target stock).

Standard Cover	Maximum limits
Contents**	£1,500,000
Stock	£250,000
Business interruption	£2,500,000 per location
Money	£7,500
Goods in transit	£5,000
Employers liability	£10,000,000
Public liability	£5,000,000

Optional cover	Maximum limits (up to)
Buildings	£1,500,000
Legal expenses	£50,000 any one claim
Theft by employee (money)	£5,000
Terrorism	Up to sums insured
Specified all risks	£50,000 per location
Deterioration of stock	£15,000

