



ZURICH®

Small Business trade guide

Shop policy

This guide provides a summary of the types of trades that we are able to provide cover for.

Trades	C	B
Agricultural Implements Retailing	●	● @
Armed Services Outfitters	●	● @
Art and Craft Materials Retailing (excluding Fine Art)	●	● @
Baby Goods Retailing	●	● @
Babywear Retailing	●	● @
Baker	●	● @
Bakers Produce Retailing (excluding baking)	●	● @
Bathroom Equipment Retailing (excluding work-away)	●	● @
Bed Retailing	●	● @
Bedding Retailing	●	● @
Belts/Scarves/Gloves Retailing	●	● @
Bookselling (excluding second hand)	●	● @
Bridal Wear Retailing	●	● @
Burger Bars	●	● @
Butcher	●	● @
Café	●	● @
Camping and Outdoor Retailing	●	● @
Carpet Retailing	●	●
Charity Shop (furniture or clothing)	○	●
Chemist (dispensing)	●	● @
Chemist (non dispensing)	●	● @
Children's Clothing Retailing	●	● @
China and/or Glassware Retailing	●	● @
Clothing Hire	●	●
Clothing Retailing	●	● @
Coffee and Tea Retailing	●	● @
Coffee Shop	●	● @
Coin and Medal Dealer	●	●
Computer Retailing (general)	●	● @

Trades	C	B
Computer Retailing (general)	●	● @
Computer (software retailing)	●	● @
Confectionery Retailers	●	● @
Cosmetics	●	● @
Cutlery Retailing	●	● @
Cycle Shop	●	● @
Dairy Products Retailing	●	● @
Delicatessen	●	● @
DIY Store	●	● @
Doll Repairing	●	● @
Doll/Doll's House Retailing	●	● @
Domestic Appliance Maintenance (excluding work-away)	●	● @
Draper	●	● @
Drug Stores	●	● @
Dry Cleaning	●	● @
Electrical Goods Retailing (excluding repairing)	●	● @
Electrical Goods Retailing (with repairing)	●	●
Electrical Goods Retailing (domestic appliances)	●	● @
Electrical Goods Retailing (hi-fi, audio, TV, etc)	●	● @
Electrical Goods Retailing (white goods)	●	● @
Fabric Retailing	●	● @
Fancy Goods Retailing	●	● @
Farm Produce Retailing	●	● @
Fashion Accessories Retailing	●	● @
Fashion Boutique	●	● @
Fashion Retailing	●	● @
Fast Food Retailing	●	● @
Fireplace Retailing	●	● @

KEY: C – Contents cover B – Buildings cover @ – Internet quote available ● – Acceptable ○ – Unacceptable

Trades	C	B
Fish and Chip Shop	●	● @
Fishing Tackle Retailing	●	● @
Fishmonger	●	● @
Florists	●	● @
Flower Arranging	●	● @
Footwear Retailing	●	● @
Freezer Centre	●	● @
Frozen Food Retailing	●	● @
Fruiterer	●	● @
Furniture Retailer (excluding second-hand)	●	● @
Garden Equipment Retailing (no repairing)	●	● @
Garden Equipment Retailing (with repairing)	●	●
General Store	●	● @
Gift Shop	●	● @
Greengrocer and Fruiterer	●	● @
Greetings Card Retailing	●	● @
Grocer (unlicensed)	●	● @
Grocer (licensed)	●	● @
Gunsmith (excluding second-hand)	●	●
Haberdashery	●	● @
Handicraft Retailing	●	● @
Hardware Retailing and Ironmongery	●	● @
Hatter	●	● @
Health Food Retailing	●	● @
Home Brew Materials Retailing	●	● @
Horticultural Goods Retailing	●	● @
Hosiery	●	● @
Household Goods Retailing	●	● @
Ice Cream Parlour	●	● @
Indian Sweetshop	●	● @
Inn	●	● @

Trades	C	B
Internet Café	●	● @
Key Cutters	●	● @
Kitchen Accessories Retailing (excluding work-away)	●	● @
Knitwear Retailing	●	● @
Launderette (attended)	●	● @
Leather Clothing Retailing	●	● @
Leather Goods Retailing (excluding clothes)	●	● @
Leather Goods Retailing (including clothes)	●	● @
Leisurewear Retailing	●	● @
Light Fitting Retailing	●	● @
Lighting Retailing	●	● @
Linen Retailing	●	● @
Lingerie Retailing	●	● @
Locksmiths	●	● @
Luggage and Handbag Retailing	●	● @
Maternity Wear Retailing	●	● @
Milk Bar	●	●
Millinery	●	● @
Mobile Phone Retailing	●	● @
Model Shop	●	● @
Motor Accessories Retailing	●	● @
Music Retailing	●	● @
Musical Instrument Retailing	●	● @
Newsagents	●	● @
Novelty/Carnival Goods Retailing	●	● @
Off Licence	●	● @
Office Equipment Supplier	●	● @
Office Equipment Supplier (including Electrical)	●	● @
Office Furniture Retailing	●	● @
Office Supplies Retailing	●	● @

Trades	C	B
Optician	●	● @
Optometrist	●	● @
Organic Foods Retailing	●	● @
Outsize Clothing Retailing	●	● @
Paint and/or Wallpaper Retailing	●	● @
Pens Retailing	●	● @
Perambulator Retailing	●	● @
Perfume Retailing	●	● @
Pharmacy	●	● @
Photographic Equipment Retailing	●	● @
Photographic Studio	●	● @
Piano Retailing and Repairs	●	● @
Picture Framing	●	● @
Pine and Cane Furniture Retailing	●	● @
Pool and Snooker Table Retailing	●	● @
Post Office	●	● @
Post Office (sub)	●	● @
Post Office Services	●	● @
Public House	●	● @
Radiator Retailing	●	● @
Record, CD, Cassette, Video and DVD Retailing	●	● @
Restaurant (licensed)	●	● @
Restaurant (unlicensed)	●	● @
Saddlery and Tack Retailing	●	● @
Sandwich Bar	●	● @
Satellite TV and Equipment Supplier (excluding installation)	●	● @
Saw Sales and Repairs	●	● @
Scientific Instrument Retailing	●	● @
Sewing Machine Shop	●	● @
Shirt Retailing	●	● @

Trades	C	B
Shoe Repairing	●	● @
Shoe Retailing	●	● @
Snack Bar	●	● @
Sofa Bed Retailing	●	● @
Soft Furnishings Retailing	●	● @
Souvenir Retailing	●	● @
Sports Goods Retailing	●	● @
Sportswear Supplier	●	● @
Stamp Dealing	●	● @
Stationer	●	● @
Supermarket	●	● @
Sweet Shop	●	● @
Tailor and Outfitter	●	● @
Take Away Food Retailing	●	● @
Tea Room	●	● @
Television Repairing	●	● @
Television Retailing	●	● @
Textile Retailing	●	● @
Tile Retailing	●	● @
Tobacconist	●	● @
Toiletries Retailing	●	● @
Tools Retailing	●	● @
Toy and Game Retailing	●	● @
Uniform Retailing	●	● @
Vacuum Cleaner Repairs and Service	●	● @
Video Tape and DVD Rental	●	● @
Washing Machine Repairs and Servicing (excluding work-away)	●	● @
Wine Bar	●	● @
Wine Retailing	●	● @
Wool and Needlework Shop	●	● @
Woollen Goods Shop	●	● @

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Trades we are unable to provide cover for

Adult Shop
Amusement Arcade
Antique Shop
Army and Navy Club
Betting Shop
Clubs
Department Store
Electrical Goods Hiring (domestic appliances)
Fast Food Delivery Service
Fine Art Dealer
Fireplace Retailing
Furrier
Galleries
Goldsmith
Jewellery Retail or Wholesale
Launderette (unattended)
Massage Parlour
Nightclub
Pawn Broker
Pet Shop (where livestock held)
Saunas
Second-hand Goods Dealers
Silversmiths

Unoccupied Premises

Premises that are unoccupied or are undergoing refurbishment, but where occupation is imminent, may be considered on receipt of full details. Please contact the Small Business Centre on **08453 012 123**.

As it is not possible to list all trades, the list above is not exhaustive. If you are unclear about the trade description of a client, further advice can be obtained by contacting the Small Business Centre on **08453 012 123**.

Get a quote
today, phone
08453 012 123 or visit
[www.zurich.co.uk/
commercial](http://www.zurich.co.uk/commercial)

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