

Hard-working businesses deserve hard-working protection.



Shop

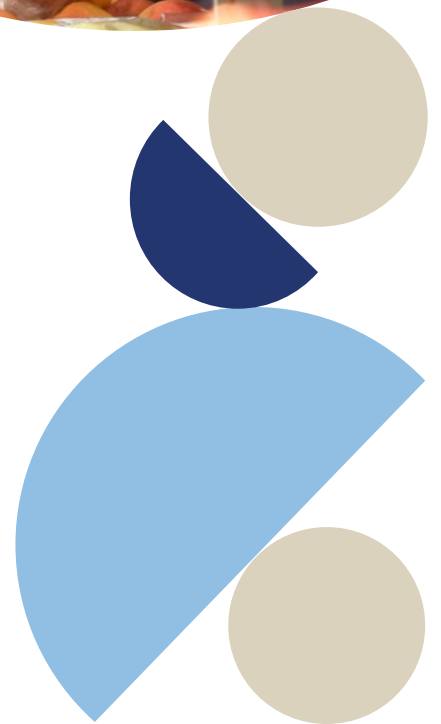
From estate agents to newsagents, florists to grocers, and beauty salons to hairdressers, our shop package product is suitable for most types of independently-owned retail businesses.

It also has enhanced limits to give customers one of the widest covers in the market – ideal for offering hard-working cover to more customers who have worked hard to build their business. Our shop policy is for businesses with a turnover up to £5million.

Appetite

Most high street shops are suitable for this product including:

Hairdressers, barbers, grocers, general stores, gift shop, wine retailer, clothing retailing, shoe retailing, hardware retailing, florists, post office, supermarkets, newsagents, estate agents, estate agents and restaurants.



Core cover

- Material damage which includes extensions for Prevention of access, Accidental damage of public utilities, Landscaped gardens, Trace and access and many more.
- Business interruption - loss of income £2 million per location limit and £500,000 book debts cover given as standard.
- Money – £7,500 for money in transit, on premises during working hours or in a bank night safe, £2,500 for money in a safe outside business hours.
- Public and products liability - £2million limit as standard with options to increase to £5million or £10million.
- Employers liability - £10million limit.
- Deterioration of stock - £10,000 limit with a £2,500 limit per freezer. Option to increase limit to £20,000.
- Goods in transit - £2,500 standard limit with option to increase up to £15,000.

Optional covers

All optional extensions are available under the standard Shop wording, eliminating the need for additional quotes or policy wordings.

- Specified items 'all risks' - to cover your property away from the premises. Available up to £20,000 with option to select EU or worldwide cover.
- Loss of licence - up to £250,000.
- Employee dishonesty – up to £5,000.
- Legal expenses – £100,000 or £250,000 limit available (provided by ARAG).
- Personal accident - up to £120,000 capital benefit. For higher limits a stand alone Personal accident policy can be provided.
- Terrorism (provided by Pool Re).

Value add services

- Zurich Risk Advisor.
- Zurich's Risk Management Advice Line.
- Commercial Legal Assistance provided by ARAG (Including legal, tax, business advice).
- Online law guide and document drafting provided by ARAG.

What our cover can offer:

- ✓ Our property covers are **average free**.
- ✓ **Essential personnel cover** – if, during the course of business, a director, business partner or essential employee dies or sustains an injury which means they can't perform their usual duties, we will pay reasonable expenses incurred up to £10,000.
- ✓ **We increase stock cover automatically** for 3 months during peak seasons.
- ✓ If a customer acquires **new premises**, we will cover the **buildings and contents** at this location up to a maximum of £500,000 or 10% of the sum insured.
- ✓ **Data Protection Act** extension with a £1million limit.
- ✓ **Automatic treatment cover** available for a wide range of hair and beauty treatments.
- ✓ **Option to include manual work away** for the majority of trades.
- ✓ **A variety of helplines** to help customers protect and promote their businesses.

A claims service to be proud of

Until you need it, it's hard to appreciate just how valuable our personal claims support can be.

- ✓ Thanks to the dedication, knowledge and empathy of our claim handlers, we always aim to provide tailored support, no matter what problems are customers are facing.
- ✓ We aim to settle straight forward property claims of under £3k within 24 hours, where possible.
- ✓ After a flood, we work with our customers to 'build back better', putting measures in place to minimise the risk of and damage caused by any future flooding.
- ✓ We also provide access to Zurich Support Services - a free and confidential health and wellbeing service, offering a wide range of support from counselling to debt management

Trade with us at:

Zurich Online or on **Acturis**

For more information about our products and trading tools please speak to your usual Zurich contact.

Contact us

Call us on: **0800 026 1814**

Find out more at: zurich.co.uk/business/sme

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