

# Shops

## Policy Summary

The Shops product is designed to meet the demands and needs of the majority of retailers who wish to ensure their businesses are protected.

As standard, the Policy will provide cover for:

- **Contents**
- **Glass and Sanitary Ware**
- **Money**
- **Personal Accident Assault**
- **Business Interruption**
- **Employers, Public and Products Liability**
- **Goods in Transit**

The following optional covers are also available:

- **Buildings**
- **Refrigerated Stock**
- **Loss of Licence**
- **Treatment Risks**

This Policy Summary does not describe all the terms and conditions of your Policy, so please take time to read the Policy booklet to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

### Registration and Regulatory Information

Insurance cover is provided by Covea Insurance plc. Registered in England and Wales No. 613259. Registered office: Norman Place, Reading, Berkshire RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

All information in this document is correct at the time of printing (May 2018), for full up to date information please visit our website

[coveainsurance.co.uk](http://coveainsurance.co.uk)

**CO**  
**vea** Insurance

# Significant features and benefits of the Policy

The table below shows the benefits of this Policy and the maximum amounts we will pay in the event of a claim:

Description	Cover
<p><b>Section 1A – Contents</b> Loss of or damage to stock and / or business equipment belonging to the Insured or for which they are responsible</p>	<p>Accidental loss or damage</p>
<p><b>Section 1B – Glass</b> Accidental damage to fixed glass or sanitary ware at the Insured’s premises</p>	<p>£2,000 any one occurrence</p>
<p><b>Section 1C – Money</b> Loss of money belonging to the Insured within the Insured’s premises or whilst in transit</p>	<ul style="list-style-type: none"> <li>• Crossed Cheques, etc, £250,000</li> <li>• In transit and in your premises during business hours £5,000</li> <li>• In a bank night safe £5,000</li> <li>• In a business premises whilst closed for business               <ul style="list-style-type: none"> <li>(a) contained in a locked safe/strongroom £2,000</li> <li>(b) not locked in a safe/strongroom £500</li> </ul> </li> <li>• In the dwelling of the Insured or an authorised employee £500</li> </ul>
<p><b>Section 1D – Personal Accident - Assault</b> Bodily injury caused directly as a result of robbery or attempted robbery in the course of business</p>	<ul style="list-style-type: none"> <li>• Death, loss of limb(s) / eye(s) or permanent total disablement £10,000</li> <li>• Temporary total disablement (up to 104 weeks) £100 per week</li> <li>• Damage to clothing and personal effects £500</li> </ul>

# Significant features and benefits of the Policy

*continued*

Description	Cover
<p><b>Section 1E – Goods in Transit</b></p> <p>Loss or damage to goods pertaining to the business whilst in or being loaded into or onto or unloaded from any motor vehicle (excluding trailers) owned by or operated under the direct control of the Insured</p>	<p>£2,500 any one occurrence</p>
<p><b>Section 1F – Business Interruption</b></p> <p>Cover is provided for the reduction of trading profit, additional expenditure and increased cost of working following damage to your contents and / or buildings</p>	<p>£500,000 Sum Insured with 24 month indemnity period</p>
<p><b>Section 1G – Legal Liabilities</b></p> <p>Indemnity is provided for legal liability incurred for damages and expenses in respect of injury or damage caused to persons (including employees) or property not owned by the Insured</p>	<ul style="list-style-type: none"> <li>• Employers’ Liability £10,000,000 any one occurrence</li> <li>• Public Liability £2,000,000 or £5,000,000 any one occurrence</li> <li>• Products Liability £2,000,000 or £5,000,000 any one period of insurance</li> </ul>
<p><b>Section 2 – Buildings (Optional)</b></p> <p>Loss of or damage to the Insured’s Buildings, permanent outbuildings, walls, gates, fences, landlords fixtures and fittings and / or tenants improvements</p>	<p>Accidental loss or damage</p>
<p><b>Section 3 – Refrigerated Stock (Optional)</b></p> <p>Loss or damage in respect of deterioration of frozen or refrigerated stock</p>	<p>Mechanical breakdown or accidental failure of electricity to freezers and / or refrigerators</p>

# Significant features and benefits of the Policy

*continued*

Description	Cover
<p><b>Section 4 – Loss of Licence (Optional)</b> Loss following the forfeiture or refusal to renew a licence</p>	<p>Depreciation in the value of the Insured’s premises and the costs and expenses in connection with any appeal</p>
<p><b>Section 5 – Treatment Risk (Optional)</b> Liability arising out of treatments undertaken by the Insured</p>	<p>£250,000 any one occurrence</p>
<p><b>Significant features and benefits of the Policy</b></p> <ul style="list-style-type: none"> <li>• Seasonal stock sum insured increase – Christmas and Easter</li> <li>• Replacement of locks following theft of keys – up to £1,000</li> <li>• Automatic reinstatement of sum insured following a loss</li> <li>• Index linking</li> <li>• Loss of metered water or heating oil up to £2,500</li> <li>• Outstanding debit balances up to £25,000</li> <li>• Suppliers extension up to £25,000</li> <li>• Cross liabilities</li> <li>• Contingent motor liability cover</li> <li>• Damage to underground services</li> <li>• Health and Safety at Work Act legal fees and costs</li> <li>• Option to pay by instalments</li> <li>• 24/7 claims helpline</li> <li>• 24 hour business legal helpline</li> </ul>	

# Significant and unusual exclusions or limitations of the Policy

The table below shows exclusions that are contained in your Policy and where they can be found. For full details of the exclusions, please refer to the Policy booklet.

Description	See Policy Booklet
<p><b>Section 1A: Contents</b></p> <ul style="list-style-type: none"> <li>• Theft not involving forcible and violent entry or exit from the premises</li> <li>• Theft from outbuildings</li> <li>• Damage caused by mechanical or electrical breakdown</li> <li>• Damage to business files resulting from erasure or distortion of information on computer systems or other records</li> <li>• Damage resulting from dishonesty by the Insured or an employee</li> <li>• Damage to tills unless they are left open whenever the premises are closed</li> <li>• Subsidence ground heave or landslip (unless specifically extended)</li> <li>• Acts of Terrorism (unless specifically extended)</li> <li>• The first £250 of each and every loss or damage</li> </ul>	<p>Page 18 Page 24 Page 25 Page 24  Page 25 Page 25 Page 25 Page 17 Page 17</p>
<p><b>Section 1B: Glass</b></p> <ul style="list-style-type: none"> <li>• Damage to fixed glass or sanitary ware in vacant or unoccupied portions of the premises</li> <li>• Damage caused by scratching or chipping</li> <li>• Damage to glass and sanitaryware already damaged at the commencement of insurance of this section</li> <li>• Damage to glass and sanitary ware forming part of the Insured’s stock</li> <li>• The first £250 of each and every loss or damage</li> </ul>	<p>Page 26  Page 26 Page 26  Page 26 Page 17</p>
<p><b>Section 1C: Money</b></p> <ul style="list-style-type: none"> <li>• Loss or theft from an unattended vehicle</li> <li>• Damage resulting from a safe or strongroom being opened by the use of a key or combination code through the key combination having been left on the premises while closed for business</li> <li>• Damage resulting from dishonesty by the Insured or an employee</li> <li>• Damage to money belonging to the Post Office</li> <li>• The first £100 of each and every loss or damage</li> </ul>	<p>Page 28 Page 28  Page 28 Page 28 Page 17</p>

# Significant and unusual exclusions or limitations of the Policy

*continued*

Description	See Policy Booklet
<p><b>Section 1E: Goods in Transit</b></p> <ul style="list-style-type: none"> <li>• Damage to livestock</li> <li>• Damage caused by inadequate packing</li> <li>• Damage caused by theft or attempted theft from any unattended vehicle unless               <ul style="list-style-type: none"> <li>(a) the vehicle is securely locked</li> <li>(b) Between the hours of 9pm and 6am the vehicle is kept in a locked building</li> </ul> </li> <li>• The first £100 of each and every loss or damage</li> </ul>	<p>Page 31</p> <p>Page 31</p> <p>Page 31</p> <p>Page 17</p>
<p><b>Section 1F: Business Interruption</b></p> <ul style="list-style-type: none"> <li>• Subsidence ground heave or landslip (unless specifically extended)</li> <li>• Acts of Terrorism (unless specifically extended)</li> </ul>	<p>Page 24</p> <p>Page 17</p>
<p><b>Section 1G: Legal Liabilities</b></p> <ul style="list-style-type: none"> <li>• Injury or damage due to the giving of advice or treatment or dispensing of medicine</li> <li>• Injury or damage caused directly or indirectly from gradual pollution or contamination</li> <li>• Injury or damage caused by the use, removal, disposal, sale or storage of asbestos</li> <li>• Injury or damage caused by products knowingly supplied to the USA or Canada</li> </ul>	<p>Page 39</p> <p>Page 40</p> <p>Page 40</p> <p>Page 40</p>
<p><b>Section 2: Buildings (Optional)</b></p> <ul style="list-style-type: none"> <li>• Subsidence ground heave or landslip (unless specifically extended)</li> <li>• Acts of Terrorism (unless specifically extended)</li> <li>• Damage to fences or gates caused by storm or flood</li> <li>• The first £250 of each and every loss or damage</li> </ul>	<p>Page 44</p> <p>Page 17</p> <p>Page 44</p> <p>Page 17</p>

# Significant and unusual exclusions or limitations of the Policy

*continued*

Description	See Policy Booklet
<p><b>Section 3: Refrigerated Stock (Optional)</b></p> <ul style="list-style-type: none"> <li>• Damage caused by wilful neglect of the Insured or any employee</li> <li>• The first £100 of each and every loss or damage</li> </ul>	<p>Page 46 Page 17</p>
<p><b>Section 4: Loss of Licence (Optional)</b></p> <ul style="list-style-type: none"> <li>• Any cause within the control of the Insured</li> <li>• Any surrender, reduction or redistribution of licences due to Town and Country planning improvement</li> <li>• Any alteration in the law affecting the grant surrender or forfeiture of or refusal to renew the licence</li> </ul>	<p>Page 48 Page 48 Page 48</p>
<p><b>Section 5: Treatment Risk (Optional)</b></p> <ul style="list-style-type: none"> <li>• Damage as a result of the application or use of any lotion hair dye or other preparation wholly or partly manufactured produced mixed or treated in any way by the Insured or any Employee</li> <li>• The use of sunbeds or solariums</li> <li>• Any treatment carried out by anyone other than a qualified operator or under the supervision of a qualified operator</li> <li>• Damage caused by treatment other than those stated in the Policy booklet</li> </ul>	<p>Page 49  Page 49 Page 49 Page 49</p>

# Customer Information

## Commercial Careline 0330 024 2266

### How to contact us to make a claim

Should you need to make a claim, **Covéa Insurance Commercial Careline** will manage all aspects of the claim for you from the time it is reported.

#### **Covéa Insurance Commercial Careline**

- Dedicated telephone number – **0330 024 2266**
- Dedicated fax number – **0330 024 2623**
- By e-mail – [newcommercialclaims@coveainsurance.co.uk](mailto:newcommercialclaims@coveainsurance.co.uk)
- In writing to – **Covéa Insurance Commercial Careline, Norman Place, Reading, Berkshire RG1 8DA**

**Covéa Insurance Commercial Careline** is a service operated **24 hours a day, 365 days a year** by staff trained in managing commercial claims. They can:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of goods lost or stolen using the latest product information.
- Take control of the management of claims from start to finish.

### How to cancel your Policy

If you do not want to accept the Policy you have the right to cancel it within 14 days from the date of purchase of your Policy or the day you receive your Policy documentation, whichever is later. To do this you must return the Policy documentation to your broker when giving your instruction to cancel.

If cover has not yet started a full refund will be given. If cover has started we will refund the premium for the exact number of days left on the Policy, less an additional charge of £25 plus the prevailing rate of Insurance Premium Tax as stated on your Policy Schedule. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance. We will also do this if you want to cancel the Policy within 14 days after the renewal date.

You may cancel the Policy at any other time by contacting your broker.

If you cancel your Policy after 14 days and a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance, we will not refund any part of the premium. If you have a Loan Agreement with us, all outstanding monies must be paid to us as described in your Loan Agreement.



# Customer Information

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If no claims have been submitted and there have been no incidents that are likely to give rise to a claim during the current period of insurance, we will refund the premium for the exact number of days left on the Policy less an additional charge of £25 plus the prevailing rate of Insurance Premium Tax as stated on your Policy Schedule.

## Complaint Procedure

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the Policy was sold and you should contact them directly.

Alternatively please contact us using the following details quoting your Policy or claim number.

Customer Relations, Covéa Insurance,  
Norman Place, Reading, Berkshire RG1 8DA.  
Telephone: 0330 221 0444  
Website: [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)  
Email:  
[customer.relations-rdg@coveainsurance.co.uk](mailto:customer.relations-rdg@coveainsurance.co.uk)

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at [www.coveainsurance.co.uk/complaints](http://www.coveainsurance.co.uk/complaints).

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their contact details are:

Financial Ombudsman Service  
Exchange Tower,  
Harbour Exchange Square,  
London E14 9SR  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Email:  
[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme. You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU.  
Telephone: 020 7741 4100  
Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)





## **Covéa Insurance**

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Covea Insurance plc

Registered Office: Norman Place, Reading, Berkshire RG1 8DA

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