

PACKAGED RETAIL & SALONS



Features & Benefits

PRODUCT OVERVIEW

Our Retail & Salons insurance product is designed to meet the demands and needs of shop and salon owners. It is a comprehensive All Risks product and will cover up to a maximum of 10 locations.

- Contents
- Business Interruption
- Public and Products Liability
- Employers' Liability
- Automatic Unspecified Storage Site
- Exhibition cover anywhere in Europe
- Glass and Shop Front cover
- Trace and Access cover
- Goods in Transit
- Money and Personal Accident Assault included as standard
- Minimum premium £230 + IPT

The following optional covers are available on your Packaged Office & Surgeries product:

- Buildings
- Treatment Risk
- Deterioration of Stock
- Terrorism
- Loss of Licence
- Legal Expenses

Here's just a few of the trades that we have a strong appetite for:

- Florists
- Hairdressers
- Clothing Retailers
- Cafe (excl deep fat frying)
- Tea Rooms & Coffee Shops
- Charity Shops
- Furniture Retailing
- Carpet Retailing
- Gift Shop and Fancy Goods
- Kitchen/Bathroom showroom



COVER & LIMITS

Cover	Limits
Contents Cover	Up to £750,000 per location
Business Interruption	Up to £750,000 over 24mth max indemnity period included as standard
Public and Products Liability	£5,000,000
Employers' Liability	£10,000,000
Automatic Unspecified Storage Site	£5,000
Exhibition cover anywhere in Europe	Up to £25,000
Legal Expenses (optional)	£100,000



HAVE YOU GOT A REFERRAL?

Our experienced and knowledgeable trading underwriters will provide full support to you with decisions on referrals, trade selection and premium flex. Whatever your query, get in touch now.



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COVEA INSURANCE PLC

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