

SHOP INSURANCE

Comprehensive Shop Insurance
with a flexible range of cover





Shop Insurance is especially designed for a wide range of businesses and organisations and offers a flexible range of cover.

Cover for Shop Insurance is underwritten by Ansvar Insurance Company Limited.

This summary outlines the main features and exclusions of Ansvar's Shop Insurance policy - it does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request. We have also included additional information that may be of help to you.

You may add optional sections of cover for Buildings, All Risks, Frozen Foods, Goods in Transit and Personal Accident.

Terrorism cover for property damage is also available (not in Northern Ireland).

Why Ansvar?

Ansvar is a leading general insurance company specialising in insuring non-profit organisations and connected individuals. Our ethical investment and trading policy precludes dealing with organisations predominantly involved in alcohol, tobacco, gaming and armaments. In addition, we commit a portion of profits to helping charities involved in alcohol and drug education and rehabilitation.

Ansvar has been trading in the UK for over 40 years and is renowned for offering an excellent personal service and providing a fast and sympathetic response to claims.

Discounts

- One year No Claims Discount
- Three years Long Term Undertaking.

Tax

Insurance Premium Tax (IPT) is added to your premium at a rate set by H.M. Government.

Instalments

For a small additional charge, the premium can be paid in monthly instalments by Direct Debit. A Direct Debit form and Credit Agreement will need to be completed and we will make the necessary arrangements with your bank or building society. We will issue you with an agreement regulated by the Consumer Credit Act.

24 Hour Helplines

Provided by DAS Legal Expenses Insurance Company Ltd and available 24 hours a day, 365 days a year to assist at times of need or emergency:

- Counselling
- Emergency Assistance
- Emergency Glass Replacement
- Eurolaw Legal Advice
- Tax Advice

Index-linking

Each month the sums insured for Buildings, Contents, All Risks, Frozen Foods and Goods in Transit sections of cover are automatically increased in line with our index-linking tables.

Calculating Sums Insured

The selection of adequate sums insured remains the responsibility of the policyholder and these should be regularly reviewed to ensure that they remain sufficient.

When calculating sums insured, include VAT to the extent that you may be liable to pay it. If the sums insured are not sufficient then claim payments may be reduced.

Buildings

The cost of rebuilding as new including an additional amount to cover debris removal, architects' and surveyors' fees.

Contents and All Risks

The cost of replacement as new (in the event of a claim for clothing, employees' personal effects and customers' goods, a deduction is made for wear and tear).

Stock

New stock - the cost price.

Business Interruption

The annual gross income less uninsured working expenses (e.g. packing, transport, power, food costs etc.) plus an amount for auditors' fees payable following a claim. If the period needed for the business/organisation to return to normal operation (the indemnity period) is more than 12 months, the sum insured must be increased proportionately to reflect the extra time. An allowance for any inflationary trends and business expansion should be included.

Shop

Policy Cover (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Contents Extensions (cont.)		
Theft damage to building	No limit (provided you are legally responsible for such damage)	£75* excess
Theft of keys	Up to £500	Keys left in premises outside business hours
Business Interruption		
Loss of income or additional expenses (e.g. cost of alternative accommodation necessarily incurred in the event of the buildings being rendered uninhabitable) caused by an insured event	3 times the total contents and stock sum insured or £20,000, whichever is the greater	Loss of income after business/ organisation wound up or permanently discontinued
Business Interruption Extensions		
Bomb scare (excluding Northern Ireland)	Up to £2,500	Closure of less than 4 hours
Book debts	Up to £4,000	Bad debts
Denial of access		
Failure of public supply		
Murder, suicide or disease		
Suppliers	Up to £10,000 (loss of income option only)	
Employers Liability		
Legal liability for damages, legal costs and expenses as a result of injury to employees (including voluntary workers)	Indemnity limit of £10,000,000 including costs and expenses	
Employers Liability Extensions		
Additional persons insured		
Court attendance expenses	Up to £50 per day for any employee (£100 for partner or director)	
Cross liabilities		
Health and Safety at Work etc Act 1974		Fines and penalties
Unsatisfied court judgements		
Money		
Cheques and other non-negotiables	£250,000	£75* excess
Cash and other negotiables:		Loss from unattended vehicles
In transit by any authorised employee/ on the premises during business hours	£2,000	Misappropriation by employees unless discovered within 14 days of the occurrence
On the premises in a safe outside business hours	£1,000	
On the premises outside business hours and not secured in a safe	£300	
At the private residence of an authorised employee	£500	

Policy Cover (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Personal Accident Assault		
Injury to employees or voluntary workers (aged 16 to 70 inclusive) due to theft or attempted theft of money or contents		Employees and volunteers under 16 or over 70 years old
Death benefit	£10,000	
Capital sum for loss of limbs, eyes or permanent total disablement	£10,000	
Temporary total disablement	£50 per week (£100 per week if gainfully employed) up to 104 weeks	
Personal Accident Assault Extension		
Damage to clothing and personal effects	Up to £500 any one person	
Public & Products Liability		
Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property including liability arising from the sale or supply of goods	Indemnity limit of £2,000,000 including costs and expenses Products liability is limited to £2,000,000 in any one period of insurance	Professional: advice, error, negligence or services Treatment other than first aid Property being worked upon Liability assumed under contract Work away from the premises other than collection or delivery Work abroad (other than temporary visits by employees who are normally resident in the British Isles) Products sold or supplied to the USA or Canada Use of mechanically propelled vehicles for which compulsory motor insurance required Use of watercraft and craft designed to travel through air or space
Public & Products Liability Extensions		
Additional persons insured		
Consumer Protection Act 1987	Up to £25,000	Fines and penalties
Cross liabilities		
Health and Safety at Work etc Act 1974		Fines and penalties
Motor contingent liability		
Personal liability during visits abroad		
Tenants Liability	Up to 15% of contents sum insured	£100 excess for third party property damage
Wrongful arrest	Up to £10,000 in any one period of insurance	

Shop

Optional Policy Cover		
The following cover is also available for an extra premium		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
All Risks		
On specified items on the premises or anywhere in the British Isles or Worldwide		£75* excess Theft from unattended vehicles
Buildings		
Events insured as listed under 'Contents' Accidental damage to underground services for which the policyholder is legally liable Accidental damage Subsidence (optional cover)		£75* excess Damage to fences or gates by falling trees or posts or by storm or flood Theft, malicious damage and escape of water damage when premises untenanted, empty or disused Subsidence, heave or landslip or if optional cover included a £1,000 excess
Buildings Extensions		
Additional costs to comply with building regulations or local authority requirements		
Damage to grounds caused by Emergency Services attending the premises	Up to £5,000	
Legal liability for damages, legal costs and expenses as a result of injury to the public or damage to their property arising from ownership of buildings or land (including Defective Premises Act 1972)	Indemnity limit of £2,000,000 including costs and expenses	

Optional Policy Cover (cont.)		
COVER	LIMITS	SIGNIFICANT EXCLUSIONS
Frozen Foods		
Cover for deterioration of foodstuffs in refrigeration units		£50 excess Units over 5 years old must be under a maintenance contract with a qualified refrigeration engineer
Goods in Transit		
Cover for loss or damage to your goods in your own or in hired vehicles		£75 excess Theft from the vehicle between the hours of 8pm and 7am
Personal Accident		
Injury to employees or voluntary workers (aged 16 to 70 inclusive) arising from accidents while working in connection with the business		Employees and volunteers under 16 or over 70 years old Specified sport and hazardous activities (refer to policy wording for full details)
Death benefit	£5,000	
Capital sum for loss of limbs, eyes or permanent total disablement	£5,000	
Total and irrecoverable loss of speech or hearing	£5,000	
Temporary total disablement	£25 per week up to 104 weeks	
Terrorism Cover		
For property damage only. This option is not available in Northern Ireland		

Answers To Some Questions About The Policy

How long does the policy provide cover for?

The insurance contract normally runs for a period of 12 months from the inception date shown in the policy schedule.

Approximately 4 weeks before the expiry date, we will send a renewal notice advising our terms for the next 12 months.

What if you want to cancel the policy?

You may cancel the policy at any point by giving us notice in writing and returning any current certificates of insurance. You will be entitled to a refund of part of your premium, as long as you have not made a claim during the current period of insurance and that there is no Long Term Undertaking in force.

Ansvar also have the right to cancel the policy by giving you 14 days notice in writing. If we cancel the policy, we will refund the premium for the unexpired period of insurance.

What if you need to make a claim?

To report a new claim or make an enquiry about an existing claim, write, phone, fax or email Ansvar (office hours 9am to 5pm, Mondays to Fridays).

What if you have a complaint?

We aim to provide a high standard of service. However, if you have any reason to complain about the advice or service you have received you should contact your insurance advisor or Ansvar. You can make your complaint in writing or verbally to the General Manager or any manager at:

Ansvar Insurance Company Limited

Ansvar House, St. Leonards Road,
Eastbourne, East Sussex, BN21 3UR
Tel: 01323 737541 Fax: 01323 644082
Email: ansvar.insurance@ansvar.co.uk
www.ansvar.co.uk

- We will acknowledge all complaints within 5 working days.
- All complaints will be investigated independently at a senior level within Ansvar Insurance.
- We will aim to respond formally to your complaint within 4 weeks, but we shall endeavour to report to you within 10 working days whenever possible.
- If after 4 weeks we have not completed our investigation we will write to you to tell you the progress of the investigation. We will then write to you again within 8 weeks of receiving your complaint with our response, or to inform you of the progress being made.
- If you are not satisfied with our response, or we have not completed our investigation after 8 weeks, we will inform you of your right to take the complaint to:

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall,
London, E14 9SR.
Tel: 020 7964 1000 Fax: 020 7964 1001
Email: general.info@financial-ombudsman.org.uk

- If you are a business or charity with an annual turnover of less than £1 million, you can ask the Financial Ombudsman Service to review your case.

This complaints procedure does not affect your right to take legal proceedings

The Financial Services Compensation Scheme (FSCS)

This scheme was set up under the terms of the Financial Services and Markets Act 2000.

The aim of FSCS is to protect private and small business customers should an insurer go out of business and be unable to meet its liabilities or pay claims. In this event it is likely that the FSCS would consider churches and charities similarly to small companies i.e. you may be entitled to compensation depending upon your income and the number of people you employ.

FSCS may arrange to transfer your policy to another insurer, provide a new policy or, if these actions are not possible, provide compensation. The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy.

- For compulsory insurance, such as third party motor insurance, the full amount of the claim or unused premiums is protected in full.
- For non-compulsory insurance, such as property insurance, the first £2,000 of a claim or policy is protected in full followed by 90% of the remainder.

For further information:

Financial Services Compensation Scheme

7th Floor, Lloyds Chambers,
Portoken Street,
London E1 8BN
www.fscs.org.uk
Tel: 020 7892 7300

Security

Adequate insurance may well protect you from financial loss caused by theft, but it cannot make up for the resulting inconvenience or distress. It makes sense to take early action to prevent a break-in rather than having to resort to improving security and procedures after someone has entered your premises.

Alarm Systems

A professionally installed and maintained intruder alarm system augments a good level of physical security. The alarm company must be approved by one of the following organisations, which are UKAS (United Kingdom Accreditation Service) accredited:

- NSI (National Security Inspectorate) - previously NACOSS or ICON
- SSAIB (Security Systems and Alarms Inspection Board).

Smoke Detectors/Fire Extinguishers/Fire Alarms

Obtain professional advice regarding the suitability and positioning of smoke detectors and other fire safety equipment in your premises. Equipment should be installed and maintained under annual contract with a professional supplier.

Doors



Fig. A
Mortise deadlock

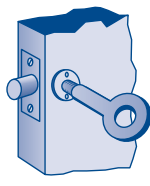


Fig. B
Key operated mortise bolt

Windows



Fig. C
Sash window lock

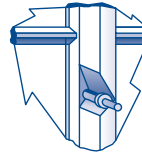


Fig. D
Wood casement window lock

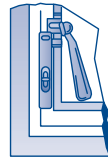


Fig. E
Metal casement window lock

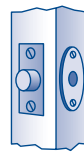


Fig. F
Key operated mortise bolt

Minimum Level of Physical Security

External Single Doors (excluding fire exit doors)

The final exit door must be fitted with a 5 lever mortise deadlock (British Standard 3621) with the appropriate box striking plate. Other external doors must be fitted with either a 5 lever mortise deadlock (British Standard 3621) or with key operated security bolts fitted top and bottom and used in addition to any existing lock. Aluminium or UPVC framed double glazed doors must be fitted with an integral multi-point locking system of at least 3 locking points in addition to a mortise deadlock. Any internal final exit door(s) must meet the standard for an external door. All outward opening external doors must be fitted with hinge bolts top and bottom.

External Double Doors (excluding fire exit doors)

External double doors must be fitted with a 5 lever mortise deadlock (British Standard 3621) and internal flush bolts or mortised rack bolts fitted top and bottom on the first closing

leaf. All outward opening external doors must be fitted with hinge bolts top and bottom on each leaf.

Sliding Patio Doors

Aluminium or UPVC framed double glazed doors must be fitted with an integral multi-point locking system of at least 3 locking points in addition to a mortise deadlock, otherwise key operated security bolts must be fitted in addition to any existing mortise or hook lock.

Folding or Concertina Doors

Folding or concertina doors must be fitted with a 5 lever or 6 pinned hardened steel close shackle padlock with a coachbolted locking bar and staple.

Roller Shutters

Roller shutters must be fitted with integral locking bar and 5 lever close shackle padlocks or by two integral locks to each shutter.

Windows

Opening windows on the ground floor and other windows easily accessible from the outside must be fitted with key operated window locks or permanently screwed shut. Louvres in windows on the ground floor and on other easily accessible windows must be permanently fixed in place.

Important Note

If cover under your policy has been made subject to security requirements, you will be informed as to those that apply. We may not pay a claim for loss or damage by theft or attempted theft if the security requirements have not been complied with.

Insurance Agent



Ansvar Insurance Company Limited
Ansvar House, St. Leonards Road
Eastbourne, East Sussex, BN21 3UR
Tel. 01323 737541 Fax. 01323 644082
Email: ansvar.insurance@ansvar.co.uk
www.ansvar.co.uk

Registered Office: Beaufort House,
Brunswick Road, Gloucester GL1 1JZ
Registered No. 661060 England

Member of:
Association of British Insurers (ABI)
Financial Ombudsman Service
Authorised and Regulated by the
Financial Services Authority (FSA)