



RETAIL RISK FACT

RETAIL

FirstUnited, have a selection of retailers insurance policies to choose from – one of which may be right for you. This risk fact provides an outline of the insurance cover, benefits and extensions that can normally be included under such packaged policies and which are normally suitable for shops, bars and restaurants. It does not detail all the

policy cover, limits, terms, conditions and exclusions.

Cover varies amongst different insurers. The main differences relate to cover, rates, conditions of insurance and levels of service. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

Failure to provide material information to your insurer at the time you complete and submit your motor proposal form may give the insurer the contractual right to avoid a claim and it is suggested that any concerns you may have over what would be considered material should be discussed with your personal insurance broker.

SIGNIFICANT FEATURES AND BENEFITS

Buildings

- Accidental damage including theft.
- Loss of rent up to % of the sum insured on buildings.
- Property Owners' Liability limit of indemnity of Lm 1 million.

Trade Contents

- Contents and stock cover for accidental damage including theft or attempted theft.
- Employers' Liability to a limit of indemnity of Lm 1 million

- Public and Products Liability up to a limit of indemnity of Lm 1 million.
- Money in transit, in the premises during business hours, and in any bank night safe
- Money in a safe outside business hours subject to installation of adequate safe
- Standard Business Interruption up to a specified limit.
- Contents cover whilst temporarily removed for cleaning, renovation, repair or similar purposes.

- Cover for loss of metered water, trace and access and theft of keys.
- Cover for contents at exhibitions or promotional activities.
- Automatic % seasonal increase of the Stock Sum Insured.

Optional covers available

- Frozen foods.
- Fidelity.
- Goods in Transit
- European and world-wide 'All Risks' cover provided on specified

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

- Damage caused by theft or attempted theft not involving violent and forcible entry or exit
- Policy excess on each and every loss
- Damage to property in the open
- Damage caused by escape of water to stock or goods in trust, in any

- cellar or basement when not stored at least six inches above the floor
- Loss of money arising from acts of dishonesty by any employee not discovered within 14 days
- Loss of goods from an unattended road vehicle
- Liability arising from professional

- advice given
- Liability arising from product guarantees and recall
- Any loss arising from war, civil war or terrorism
- Damage caused by faulty or defective design or workmanship or wear and tear

