



# We understand Shops Insurance.

An overview of our appetite.



## Trading online: Shops Insurance.

Our Shops product is 100% e-traded and available via Acturis.

It offers a quick, simple way to quote and bind cover for retailers, hair and beauty salons, cafés, food outlets, and second-hand or charity shops. Brokers can:

- Quote and buy
- Amend or renew a policy
- Process mid-term changes
- Access documentation instantly
- Speak to an underwriter through Live Chat should they need support

### Capacity

Buildings up to

# £2.5m

per premises.

Contents/stock: up to £500,000 →

### Client size

Premises:

# Up to 10

Total property damage exposures up to £2.5m  
Business Interruption up to £3m



## Target customer types.

The Shops product is designed for small to medium-sized retail and service businesses, including:



- Hairdressers & beauty salons (including chair renters)
- Cafés, coffee shops and small eateries
- Convenience stores and grocers
- Takeaways and fish & chip shops
- Ghost/dark/virtual kitchens
- Charity and second-hand shops
- Retailers operating from domestic premises
- Lifestyle retailers (gifts, crafts, homewares)

## We do not target.



- Firms with more than 10 commercial premises
- Businesses requiring only optional covers
- Firms with property damage exposures above £2.5m per premises
- Medical or invasive beauty treatments
- Mostly unoccupied premises
- Market traders (except occasional/short periods)
- Warehouses
- Companies with previous flood or subsidence claims

## What sets Intact Insurance apart?



**A 5-Star Defaqto-rated product**  
 Our Shops Insurance (Retailer) product is 5 Star rated by Defaqto and provides a comprehensive range of features and benefits, alongside a comprehensive level of cover for small retailers.

**We cover risks with ATMs installed at the premises**

**Support for retailers operating from home**

We can insure retailers who trade from a domestic address, offering the same level of core protection.

**Second-hand and charity retail included**

We cover the sale of second-hand goods, including charity and re-use shops, which remain a growth area across the market.

**Protection for hair and beauty services**

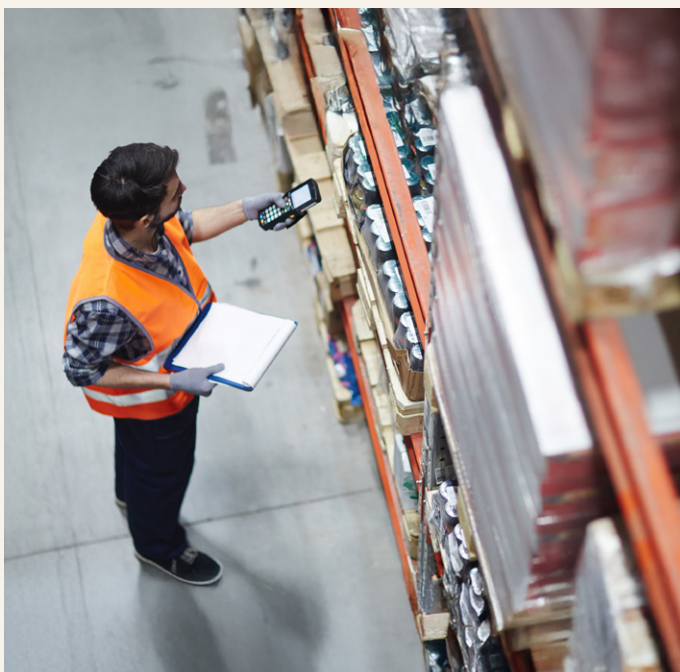
Public and products liability includes acceptable hair and beauty treatments, making cover simple for mixed-use premises.

**Digital risk management support**

Every customer receives access to Risk Assist, our online hub with practical guidance, templates and checklists to help manage risk and improve safety.

**Customer-specific risk guides**

We provide bespoke retail and hospitality risk guides to customers at policy issue, helping them better understand risks and reduce exposures.



## Standard cover.

### We offer cover for:

- Damage to property - up to £2.5 million per premises
- Deterioration of stock - £1,000 as standard
- Money during business hours, in transit or a safe out of business hours - £5,000 as standard
- Transit - £2,500 per vehicle as standard
- Unspecified all risks - £2,500
- Business interruption - £500,000 in gross profits over 12 months as standard
- Loss of liquor licence - £100,000 as standard
- Employers' liability - £10 million
- Public and product liability - £2 million as standard
- Treatment risks for hairdressers and beauty salons
- Machinery breakdown.

## Optional cover.

### You can add extra cover for:

- Tobacco, wines and spirits stock - up to £100,000
- Buildings and tenants improvements - up to £2.5 million per premises
- Loss of rent - up to £1 million per premises and up to 60 months indemnity
- Specified all risks - up to £10,000 per item
- Fidelity - £50,000
- Personal accident - £35,000
- Terrorism
- Legal expenses - £250,000
- You can also choose higher limits for some of your standard cover options.

## How to trade with us.

Shops Insurance is available exclusively online via:

**Acturis** 

When trading online, brokers can:

- Quote and bind
- Renew policies
- Make mid-term adjustments
- Download documentation instantly

When trading online you have access to easier, simpler and faster trading. You can speak directly to an underwriter and receive an answer to your query within minutes via Live Chat.

In addition to Live Chat, were now easier to contact with one single phone number for all our SME products **0345 0700 221**.

In addition to Shops you can access Live Chat via Intact Insurance Online and Acturis for our other e-traded products. Office, Pubs, Restaurants and Hotels, Properties, Business Combined and Tradespeople, Directors and Officers, Professional Indemnity & Homeworkers.

Contact the team via the following email address:

[etrade.packages@intactinsurance.co.uk](mailto:etrade.packages@intactinsurance.co.uk)

**For more information on our Shops product, visit our website**

**Shops insurance | Intact Insurance**