

Shop Package Insurance



What is it?

The term 'shop' is a bit of a misnomer really. What we really mean is this... if you sell a product or a service from a commercial property, then you run a shop. This could be an estate agent, a launderette, a corner shop or even an online party supplies company.

And running a shop comes with risks; to your property, to the public and to your employees, so you need a tailored insurance policy that protects you from the potential risks.

Who needs it?

Owners and managers of businesses that sell products or services from a commercial property need specific insurance that covers the particular risks facing shopkeepers. A single policy that combines all insurances needed saves time and offers great value for money.

What does it cover?

Because your package policy will be tailored to you, the cover is variable, but could typically include:

- Public liability - if a member of the public is injured or their property damaged
- Product liability - covering you against personal injury or property damaged caused by a product sold or supplied by you, even if you're not the manufacturer
- Employers' liability - if a member of staff is injured
- Buildings insurance – covering your premises after disasters like fire and flood
- Business contents – e.g. furniture and equipment on the property as well as portable computer equipment and exhibition equipment away from the premises
- Stock insurance – covers the cost of stock that is spoiled, destroyed or stolen
- Loss of income – if you are unable to trade after an insured event such as flood or fire
- Legal expenses – if a claim is made against you and your business
- Goods in transit – for collection and delivery
- Glass cover – additional to buildings insurance, this will cover the cost of replacing decals and signs if your shop window is broken
- Loss of licence – if you are unable to sell alcohol on your premises, you can be covered for your loss of income
- Frozen stock – if your freezers fail then you could lose thousands of pounds in stock

What does having Shop Package Insurance mean to you?

Your business is as individual as you are, so having the right insurance means you can relax and do what you do best. If things can happen, they will – but you'll be covered if they do.

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