

Retail

The UK General Retail Insurance Policy is designed for Retail businesses. It provides a comprehensive package to cover the main insurance requirements of the Retail sector.

The Policy includes cover for Buildings, Contents, Business Interruption, Employers' Liability, Public and Products Liability, Money, Deterioration of Stock, Book Debts, Goods in Transit and optional Loss of Licence.

Policy Features

- Buildings and Contents cover with optional Accidental Damage
- Glass and sanitary wear cover
- Signs, blinds and canopies covered up to £2,000
- Free automatic seasonal stock increase
- Business Interruption cover on a Net Revenue basis included up to £250,000*
- Public and Products Liability Limit of Indemnity £2 million*
- Book Debts covered up to £5,000*
- Money covered up to £3,000* plus Assault covers
- Goods In Transit cover £5,000* for any one claim
- Deterioration of Stock cover up to £2,000*
- No Claims Discount for risks with one or more claim free years
- Index Linking

*Higher limits are available

Optional Cover (at an additional premium)

- Full Theft, Subsidence and Terrorism cover
- Loss of Licence cover

Signatures Cover – included as standard

All new Policyholders will now automatically benefit from our full suite of Signatures covers, comprising of:

- Commercial Legal Protection, including Contract Disputes cover (£100,000 Policy limit)
- Key Person, including Sickness cover
- Equipment Breakdown, including Computer cover

Free Online Legal Advice Service

UK General provide all Retail Policyholders with access to a free online legal database offering high quality advice for a wide range of legal issues.

How does my client get access?

Information on how to access our free legal advice service is found within the policy documentation, which is issued upon inception of cover.

For more information visit legalhelpline.irwinmitchell.com



Download our
Retail
product guide

Retail

- Artist materials retailing
- Arts and crafts retailing
- Audio/visual media retailing
- Baby goods retailing
- Babywear retailing
- Baker
- Bakers produce retailing (exc. baking)
- Bakery
- Basket and/or brushware retailer
- Bathroom equipment retailing
- Beauty products
- Bed retailing
- Bedding retailing
- Belts/scarves/gloves retailing
- Bookmaking – off course
- Bookselling
- Bookselling – second-hand
- Boutiques
- Bridal wear retailing
- Butcher
- Cake making and decorating
- Camping and outdoor retailing
- Candle dealing
- Car accessory shop
- Car radio dealers inc fitting
- Carpet (oriental/Persian) retailing
- Carpet retailing
- Ceramics and pottery
- Charity shop
- Cheese retailers
- Chemist – dispensing
- Chemist – non-dispensing
- Childrens clothing retailing
- China and/or glassware retailing
- Christmas goods supplier
- Clock and watch retailing
- Clothing hiring
- Clothing retailing
- Coffee and tea retailing
- Computer games retailing
- Computer retailing – business
- Computer retailing – general
- Computer retailing – home and games
- Computer supplies
- Confectionery retailers
- Consulting optician
- Cosmetics
- Curtain and blind retailers
- Cutlery retailing
- Cycle shop including repair
- Dairy products retailing
- Delicatessen and/or specialist food shop
- DIY (inc. timber)
- DIY store
- Dolls/dolls house retailing
- Draper
- Drug stores
- Electric tool retailers
- Electrical goods retailing
- Electrical goods retailing – domestic appliances
- Electrical goods retailing – hi-fi, audio, TV etc
- Electrical goods retailing – white goods
- Fabric retailing
- Fancy goods retailing
- Farm produce retailing
- Fashion accessories retailing
- Fashion boutique
- Fashion retailing
- Film processing
- Fireplace retailing
- Fishing tackle retailing
- Fishmonger
- Florists
- Food store
- Footwear retailing
- Freezer centre
- Frozen food retailing
- Furniture (flat pack) retailing
- Furniture retailing
- Furniture retailing – nursery
- Garden equipment retailing
- General store
- Gift and fancy goods shop
- Glass merchants
- Glassware retailers
- Golf equipment retailing
- Gown trade
- Greengrocer
- Greeting card retailing
- Grocer
- Grocer – licenced
- Haberdashery and draper
- Hairdressing
- Hairpiece and wig retailing
- Handicraft retailing
- Hardware retailing
- Hatter
- Health food retailer
- Herbs and spices retailing
- Hobby and model shop
- Home brew materials retailing
- Horticultural goods retailing
- Hosiery
- Household goods retailing
- Ice cream parlour
- In-car entertainment retailing
- Intruder alarm retailing
- Ironmonger
- Kitchen accessories retailing
- Knitting machine shops
- Knitwear retailing
- Lamp shops
- Leather goods retailing (exc. clothes)
- Leisurewear retailing
- Light fitting retailing
- Lighting retailing
- Linen retailing

Retail

- Lingerie retailing
- Luggage and handbag retailing
- Maternity wear retailing
- Menswear retailers
- Millinery
- Mobile phone retailing
- Mobile shop
- Model shop
- Motor accessories retailing
- Motor accessories retailing (exc. in-car entertainment)
- Motorcycle accessories retailing
- Music retailing
- Musical instrument retailing
- Newsagents
- Novelty/carnival goods retailing
- Nursery goods shops
- Off licence
- Office equipment supplier (exc. electrical)
- Office equipment supplier (inc. electrical)
- Office furniture retailing
- Office supplies retailing
- Optician
- Organic foods retailing
- Orthopaedic equipment retailers
- Paint and/or wallpaper retailing
- Pens retailing
- Perambulator retailing
- Perfume retailing
- Pet accessory/food store
- Pet shop
- Pharmacy
- Photo processing and printing
- Photocopying
- Photographic equipment retailing
- Piano retailing (exc. repairs)
- Picture shop (exc. framing)
- Pine and cane furniture retailing
- Post office
- Post office – sub
- Post office services
- Pottery
- Poultry and game retailing
- Record, CD, cassette and video/DVD retailing
- Record shop
- Saddlery and tack retailing
- Scientific instrument retailing
- Sewing machine shop
- Shirt retailing
- Shoe repairing
- Shoe retailing
- Sofa bed retailing
- Soft furnishings and linen shop
- Souvenir – retailing
- Sports goods retailing
- Stationer
- Sweet shop
- Tableware retailers
- Tailor and outfitter
- Telecommunication equipment supplier
- Television retailing
- Textile retailing
- Tile retailer
- Tobacconist
- Toiletries retailing
- Tool retailer
- Toy and game retailing
- Trophy retailing
- Turf accountants
- TV and radio
- Uniform retailing
- Venetian blind supplier
- Wallpaper shops
- Wine retailer
- Wool and needlework shop
- Woollen goods shop