



TOWERGATE SHOP INSURANCE

Towergate Shop Insurance covers a wide range of retail trades and is simple to arrange with the Towergate Riskline team who will run your client's details through our e-trade panel of insurers. One of these insurers has agreed that, when the risk meets their eligibility criteria, they will price match certain insurers on the panel providing a similar core policy wording designed for retailers.

Additionally, Shop Insurance policies, placed with our partner insurer, get 3 extra, relevant retail benefits at no cost to your client:

1. Commercial Legal Expenses insurance.
2. Online Health & Safety support including risk management, workforce compliance and a range of practical support services.
3. Cyber Risk Assessment.

This is explained in the Quotation.

COVER

We have many years of experience in providing Shop Insurance to our many clients. The Towergate Riskline team will advise you on the cover included in the policy. This may include the cover listed below.

- Buildings
- Glass
- Contents
- Stock
- Business Equipment
- Money
- Goods in Transit
- Loss of Gas, Oil and Metered Water
- Replacement of Locks
- Employers Liability
- Public/Products Liability
- Business Interruption
- Loss liquor license Personal injury (robbery)
- Commercial Legal Expenses

KEY FEATURES

- **Price matching** certain Insurers on our e-trade panel. (subject to eligibility)
- **Claims reporting** – 24-hour Claims Helpline including Emergency Repairs.
- **Glazing Repairs** - Cost of necessary boarding up or temporary glazing in order to secure the Premises pending replacement of broken glass if a replacement cannot be made at the same time.
- **Index Linking** – For your client's protection the sums insured will be automatically adjusted each month in line with the relevant recognised index. No extra charge will be made for any increase in sums insured until the renewal of the Policy when the renewal premium will be based on adjusted sums insured.
- **Seasonal Increase in Stock** - Increase in the stock sum insured for the Period(s) of the year shown in the Schedule.
- **Exhibitions** - Damage by any cause to Goods at Exhibitions within the Territorial Limits.
- **Damage to Landscaping** – Cost of repairing damage to landscaped gardens and grounds caused by the emergency services when attending the premises.

HERE TO HELP

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Looking after business, taking care of people.

