

Shop – Retailers, Salons, Pubs and Restaurants

Summary of cover



This document provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance Company Ltd Shop - Retailers, Salons, Pubs and Restaurants policy. If you want to see the full terms, conditions and exclusions, please refer to the policy document.

This summary of cover gives you an overview of the standard covers available as part of this policy. It's not personalised to you.

Please read this document alongside your quote/policy schedule and policy document to see what's covered and any limits or exclusions that apply. Please check your coverage to ensure it meets your needs.



Type of insurance and cover

This policy provides packaged cover for retailers, salons, pubs and restaurants.

Businesses must be based in the UK, the Channel Islands or the Isle of Man.

The duration of this non-investment insurance contract is 12 months.



Material damage (if selected)

Provides cover to protect buildings, contents, stock and other items against insured events.

Extension/cover	Standard wordings/limits
Basis of cover	Insured events - fire, theft, riot or civil commotion or malicious people, storm or flood, escape of water, impact, aerials, leakage of fuel, beer or beverages and subsidence with the option to add accidental damage 'all risks' cover (certain exclusions apply)
Basis of settlement	Reinstatement
Day one	Optional if you have selected buildings cover
Index linking	Optional
Architects', surveyors', legal and consulting fees	Included
Automatic reinstatement of the sum insured	Included
Capital additions	£500,000 or 10% of the sum insured for buildings and contents whichever is the lesser
Customers' effects	£1,000
Equipment breakdown	£25,000
Exhibition cover	£10,000
Fire extinguishing appliances	Included
Glass	Included
Landscaped gardens	£10,000
Loss of rental income	Optional
Metered supplies	£10,000
Other interests	Included
Outside catering	£5,000
Personal effects	£1,000
Professional fees	Included
Property in the open	£5,000
Property temporarily removed	20% of the contents sum insured
Sanitaryware	Included
Seasonal increase	30%

Extension/cover	Standard wordings/limits
Selling your buildings	Included if you have selected buildings cover
Theft damage to buildings	Included
Theft of keys	£2,500
Trace and access	£25,000
Unauthorised use of electricity, gas, oil or water	£10,000 or 10% of the sum insured of the relevant premises whichever is the lesser
Underground cables	Included

Special conditions

- Unoccupied premises notification
- Unoccupied buildings requirements and cover restrictions
- Security conditions apply to this section



Business interruption and book debts (if selected)

Provides cover to protect shop business income after a material damage loss.

Extension/cover	Standard wordings/limits
Loss of income	£2,000,000 per premise (24 months maximum indemnity period)
Book debts	£50,000 per premise (24 months maximum indemnity period)
Equipment breakdown	£50,000 (£25,000 regarding third party proprietary software)
Essential employee	£10,000
Internet accidental failure	£2,500
Loss of attraction	£25,000 in any one period of insurance
Lottery winners	£25,000
Named diseases and other health risks, murder or suicide	£25,000 in any one period of insurance
Prevention of access	£25,000 in any one period of insurance
Public utilities – accidental failure	£100,000
Telecoms – accidental failure	£2,500
Transit	£10,000
Unspecified customers	£25,000
Unspecified suppliers	£25,000

Special conditions

- Storage of books of account and other business books and records
- Winding up, receivership or liquidation of the business

Significant exclusions or limitations applicable to Material damage 'all risks' and Business interruption and book debts

- Excess £250 for each loss, £500 for escape of water and £1,000 for subsidence
- Damage resulting from theft or attempted theft that doesn't involve forcible and violent entry or exit from a building at the premises
- Damage or business interruption caused by storm, flood or escape of water regarding stock contained in the basement of the buildings unless placed on racks or stillages at least 15 centimetres above the floor
- Damage or business interruption caused by faulty or defective design, materials, workmanship or wear and tear
- Damage or business interruption caused by pollution or contamination
- Cover restrictions and additional requirements apply in the event of any buildings becoming unoccupied



Money (if selected)

Provides cover to protect business money.

Extension/cover	Standard wordings/limits
Non-negotiable money	£250,000
In transit by employees	£7,500
In transit by post	£1,000
In bank night safe	£7,500
In premises during business hours	£7,500
In your home or that of any employee you authorise	£500
In premises outside business hours not in a locked safe or strong room	£250
In vending or gaming machines	£250
In safe outside business hours	£2,500
Counselling costs	£1,000
Damage to property (personal effects)	£500 any one person
Personal effects and money	£500
Personal injury – death, loss of limb or loss of eye, permanent total disablement	£10,000
Temporary total disablement	Up to £150 per week

Significant exclusions

- Bodily injury to an insured person who has reached the age of 85 years unless the bodily injury, loss or expense occurs during the period of insurance when they reach the age of 85 years
- Loss of money because of clerical or accounting errors
- Loss of money because of acts of fraud or dishonesty by any employee where the loss isn't discovered within 14 days
- Loss of money belonging to the Post Office corporation
- Loss of money from any unattended vehicle

Special conditions

- Accompaniment
- Record keeping
- Safe installation and adequacy
- Security conditions apply to this section
- Security of safe keys and combination codes



Deterioration of stock (if selected)

Provides cover for the spoilage, decay or pollution of business stock in a freezer or cold store.

Extension/cover	Standard wordings/limits
Cover limit	£10,000 (£2,500 any one freezer)
Processing and packaging costs	Included

Significant exclusions

- Excess £75
- Damage resulting from fire, lightning, flood, explosion, aircraft or other aerial devices or articles dropped from them occurring at the premises
- A deliberate act not performed by the supplier that wasn't to safeguard life or protect any part of the supply system
- Your wilful neglect



Loss of licence (if selected)

Provides cover for depreciation in value of premises following loss of licence.

Extension/cover	Standard wordings/limits
Cover limit	Variable limits up to £250,000
Reasonable costs and expenses for appeal against loss of licence	Included

Significant exclusions

- Excess £250
- Alteration of legislation
- Compensation under any legislation
- Compulsory purchase order
- Any loss of personal licence

Special conditions

- Alteration of premises
- Application for review
- Breach of licensing legislation
- Change in tenancy
- Complaints
- Transfer of licence



Employers' liability (if selected)

Provides cover for the cost of compensating employees who get injured or become ill through work.

Extension/cover	Standard wordings/limits
Cover limit	£10,000,000
Automatic acquisitions cover	Included
Court attendance costs	Directors/partners £750, employees £250
Criminal defence costs – Corporate Manslaughter and Corporate Homicide Act 2007	£2,000,000
Criminal defence costs – Health and Safety at Work acts	Included
Indemnity to first aid and medical teams	Included
Indemnity to principal	Included
Personal representatives	Included
Public relations expenses	Included
Subrogation waiver	Included
Unsatisfied court judgments	Included
Work overseas	Included

Significant exclusions

- Liability for bodily injury caused by work offshore
- Liability that compulsory motor insurance or security is required under road traffic legislation
- Liability for bodily injury caused by manual work overseas

Special provision

- Limit of indemnity – terrorism – £5,000,000

Special condition

- Compulsory insurance



Public and products liability (if selected)

Provides cover for any legal liability arising from injury to third parties or for damage to their property.

Extension/cover	Standard wordings/limits
Cover limit	£2,000,000 (Variable limits up to £10,000,000)
Automatic acquisitions cover	10% of wagheroll
Contingent motor liability (non-owned vehicles)	Included
Court attendance costs	Directors/partners £750, employees £250
Criminal defence costs – Corporate Manslaughter and Corporate Homicide Act 2007	£2,000,000 or the limit in the schedule in any one period of insurance whichever is the lesser
Criminal defence costs – Health and Safety at Work acts	Included
Criminal defence costs – Part II of Consumer Protection Act 1987 and Food Safety Act 1990	£25,000
Data protection legislation	£1,000,000
Defective Premises Act 1972	Included
Environmental clean up costs	£1,000,000
Indemnity to directors and employees	Included
Indemnity to principal	Included
Joint liabilities	Included
Personal liability	Included
Tenant's liability	10% of the contents sum insured
Treatment risk	Included for hair and beauty trades
Vendors liability	Included

Public liability (if selected)

Significant exclusions

- Third party property damage excess £250
- Liability arising from the ownership or possession or use by you, or on your behalf, of any motor vehicle or mobile plant which is licensed for road use, that compulsory motor insurance is required
- Products no longer in your control or custody
- Property being worked upon
- Property held in trust
- Vessels and craft

Products liability (if selected)

Significant exclusions

- Aircraft products
- Exports to the USA or Canada
- Replacing, reinstating, rectifying or guaranteeing the performance of any products

Public/products liability (if selected)

Significant exclusions

- Asbestos
- Contractual liability
- Cyber
- Exposure to ultraviolet radiation
- Foreign operations
- Liquidated or punitive damages or fines
- Manual work away other than collection or delivery
- Pollution or contamination
- Professional advice
- Treatment liability – other than that provided for hair and beauty treatment extension

Special provisions

- Discharge of liability
- Limit of indemnity
- Limit of indemnity – terrorism – £5,000,000 or the limit in the schedule whichever is the lesser

Special conditions

- Underground services
- Use of heat



Goods in transit (if selected)

Provides cover to protect property while it's being moved, whether in your own vehicles or being carried by a third party.

Extension/cover	Standard wordings/limits
Cover limit	Variable limits up to £15,000
Damage to tarpaulin sheets, ropes, chains, toggles and packing materials	£2,500
Personal effects	£250

Significant exclusions

- Excess £75
- Damage because of changes in environment
- Confiscation
- Consequential loss
- Contents of mobile shop
- Depreciation, operating changes and other causes
- Loss from a soft topped, open topped, open sided or curtain sided vehicle or trailer caused by theft or attempted theft unless the vehicle or trailer is stolen at the same time
- Damage from fireworks, other dangerous goods or livestock
- Theft from unattended vehicles

Special provision

- Reasonable care



Specified items 'all risks' (if selected)

Provides cover for 'all risks' to protect specified items whether they're away from or on your own premises.

Extension/cover	Standard wordings/limits
Cover limit	Variable limit up to £20,000 with single item limit up to £10,000
Specified items cover	Optional
Own premises cover	Optional
Anywhere within the United Kingdom	Optional
Anywhere within the European Union	Optional
Worldwide cover	Optional

Significant exclusions

- Specified items 'all risks' excess variable depending on value
- Damage to vending machines caused by bent, foreign or false coins
- Breakage of glass or other brittle articles
- Changes in environment or mechanical or electrical breakdown
- Confiscation, destruction or detention by customs or other authorities
- Depreciation, gradually operating changes and faulty or defective design or workmanship
- Damage caused by maintenance and testing
- Theft from unattended road vehicles

Special provision

- Index linking

Special condition

- Security conditions apply to this section



Legal expenses (if selected)

Provides cover for legal costs and expenses if you come across any of the legal issues included in the policy related to your business. Underwritten by ARAG Legal Expenses Insurance Company Limited.

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

What is insured	Standard/Optional
Employment Disputes and Compensation Awards	Standard
Legal Defence	Standard
Statutory Licence Appeals	Standard
Property Protection	Standard

What is insured	Standard/Optional
Personal Injury	Standard
Tax Protection	Standard
Contract Disputes	Standard
Debt Recovery	Standard
Let Property	Standard

What isn't insured

- Claims which don't arise directly in connection with the insured business
- Any claim reported to us over 180 days after the date you should have known about the insured incident
- Civil cases where the lawyer we appoint for you doesn't believe you'll be more likely to win your case
- Costs you incur without our acceptance
- Legal problems that started before the date your cover begins
- If you are registered for VAT, the VAT element of any costs
- Costs and expenses and compensation awards which exceed the limit stated in the schedule for any one event and Employment Dispute compensation awards which exceed an overall total limit of £1,000,000 in any one period of insurance
- Fines, penalties, compensation or damages you're ordered to pay by a court or other authority other than compensation awards covered under Employment Disputes and Compensation Awards and Legal Defence
- If we agree you can choose your own lawyer, any costs above £100 per hour (this amount may vary from time to time)

Cover restrictions

You aren't covered for:

Using your own lawyer. We'll appoint a preferred lawyer or other professional for you. You may choose your own lawyer when legal proceedings start or if there is a conflict of interest unless we're liable for a compensation award under the policy

Employment Disputes and Compensation Awards claims relating to:

- employee internal disciplinary or grievance procedures
- disputes within the first 90 days of the start of this policy
- a dispute with an employee subject to a warning issued 180 days before the start date of this policy if the dispute arises within 180 days of the policy start date
- any claim relating to a redundancy which occurs within the first 180 days of the start of this policy
- compensation awards following a breach of statutory duty, where you didn't seek and follow legal advice after noticing the issue
- Transfer of Undertakings Regulations or the Transfer of Employment (Pension Protection) Regulations

Legal Defence for criminal prosecutions relating to a motor vehicle

Contract Disputes or Debt Recovery claims:

- relating to a dispute arising within the first 90 days of the policy (if the agreement was entered before the start of this policy)
- where the amount in dispute is £500 or less (incl. VAT)
- relating to a lease, licence or tenancy of land or buildings
- relating to financial products

Personal Injury claims relating to an illness or injury that happens gradually or those solely for psychological injury or mental illness or clinical negligence

Tax Protection claims relating to an investigation or enquiry by HM Revenue & Customs into alleged dishonesty or alleged criminal offences

Excess payments – you must pay:

- the first £500 of any Contract Disputes claim if the amount in dispute exceeds £5,000 (incl. VAT)



Employee dishonesty (if selected)

Provides cover to protect money and property against the dishonest acts of employees.

Extension/cover	Standard wordings/limits
Cover limit	Variable limits up to £5,000
Auditor's fees	Included
Automatic reinstatement of loss	Included subject to an additional premium

Significant exclusions

- Excess £250
- Consequential loss
- Business partners and directors
- Employees who you're unable to name or are based outside the territorial limits or who hold any share capital
- Claims for losses that aren't found within 24 months of the cover expiring or termination of the employee's contract of insurance
- Loss caused by any employee you knew had committed a crime before or after they started working for you



Personal accident (if selected)

Provides compensation in the event of injuries, disability or death caused only by violent, accidental, external and visible events.

Extension/cover	Standard wordings/limits
Maximum benefit	Variable limits up to £120,000 or £600 per week
Disappearance	Included
Exposure	Included
Funeral costs	£5,000
Hijack or kidnap	Included
Medical costs	£5,000
Rehabilitation support	Included

Significant exclusions or limitations

- Maximum limit for persons under 16 is £15,000
- 7 day deferment period applies to Temporary Total Disablement claim
- An insured person engaging in active service in any of the armed forces of any nation
- Any person aged 85 and above
- Any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause or post-traumatic stress disorder, unless it's as a direct result of bodily injury caused by an event
- A journey to the following countries or specific areas of countries: Afghanistan, Iran, Iraq, Somalia, Yemen, Israeli occupied Territories
- An insured person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft
- An insured person committing or attempting to commit suicide or inflicting self-injury
- War within the insured person's country of permanent residence or country of secondment

Special condition

- Interest



Terrorism (if selected)

Provides cover for damage to property and business interruption caused by acts of terrorism.

Extension/cover	Standard wordings/limits
Certified terrorism	Included
Uncertified terrorism	Included



General policy exclusions

- Communicable diseases
- Date related performance and functionality
- Electronic risks
- Northern Ireland civil commotion
- Nuclear and war risks, government or public authority order and sonic bangs
- Terrorism – unless selected



General policy conditions

- Alteration
- Arbitration
- Cancellation
- Cancellation notice
- Contractual right of renewal (tacit)
- Fair presentation of the risk
- Fraudulent claims
- Legal representatives
- Payment by instalments
- Premium adjustments
- Reasonable care
- Sanctions



Additional policy benefits, services and helplines

Zurich Risk Advisor

Zurich Risk Advisor is a free to use risk management app that makes risk assessments easier to understand, provides you with insight and recommends best practices including self-risk assessments.

Experience the benefits of Zurich Risk Advisor by downloading the app from the Apple store or the Google Play Store. Visit our website for more details: **www.zurich.com/products-and-services/tools-for-business/zurich-risk-advisor**

Risk Management Advice Line

To help identify and manage issues before they occur, our risk management advice line operates during normal business hours, providing free practical guidance on risk issues such as property, security, food hygiene, business continuity, environmental and health and safety management.

Call 0800 302 9052

ARAG Legal Expenses Helplines and other services

- Legal advice – please call 0344 893 0859
- Tax advice – please call 0344 893 0859
- Counselling service – please call 0344 893 9012
- Online document drafting – visit www.aragbusinesslaw.co.uk
- Employment Manual – visit www.arag.co.uk/customer/business-legal-expenses-insurance/employment-manual



Minimum transaction premium

If any changes to the policy result in a premium adjustment below our minimum transaction premium of £25 plus insurance premium tax (IPT), there will be no charge or refund.



Cancellation rights

If you choose not to proceed with the policy, please inform us within 14 days of receiving the policy or renewal notice. If you decide to cancel, the charge will be calculated based on the duration of the current policy, with a minimum of £50 plus insurance premium tax (IPT).

If you decide to cancel the policy at any other point, we'll determine the fee based on the duration of the current policy, but it will not be lower than our minimum premium of £50 plus IPT.

Refunds won't be given if the cancellation amount is less than £25 plus IPT.



Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.



Claims

To make a claim online visit: www.zurich.co.uk/business/claims

Call us on: **0800 302 9055**



Rehabilitation Claims Services (available to Employers' Liability customers only)

Our Rehabilitation team offer an innovative approach to acute injury management, proactively treating injuries to prevent chronicity and long-term absence, helping your employees return to work sooner. Treatments offered can include physiotherapy, hand therapy, psychological therapy, diagnostic imaging and surgical solutions.

Our service is suitable for most injuries arising from workplace incidents and offers immediate access to professional medical expertise. Our rehabilitation service can help you reduce the costs of injuries and accidents at work by ensuring employees access appropriate and timely treatment.

Rehabilitation can help manage a claim and mitigate your losses as a faster recovery enables quicker settlement, less exaggeration of symptoms and reduction in the average number of days lost.

To make a claim online visit: <https://liabilityclaims.zurich.co.uk/link/portal/mmc>

Call us on: **0800 028 8261**

Email us at: mmc@uk.zurich.com



Our complaints procedure



We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.



The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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