

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

## Who is the Insurer?

The insurer of the policy is Aviva Insurance Limited.

## What is Shop and Salon insurance?

This policy provides a comprehensive range of covers, specifically tailored to meet the needs of the retail industry as well as catering for the beauty industry. Some of the covers summarised are optional and these are clearly marked as such. If you have selected any of these options, they will be clearly marked on your policy schedule.

## What are the key covers, features and exclusions of Shop and Salon insurance?

Your policy includes the following key covers, features and exclusions, which are set out in full in your policy documentation.

## Extra Cover for Charities and Not For Profit Organisations

Extra cover as described is available if you are a charity, a social enterprise or have another form of not for profit status.

## Core covers

Cover, Features and Benefits	Exclusions and Limitations
<p><b>Property Damage</b> There is a choice of cover for your buildings and contents – Specified Contingencies or All Risks.</p> <p><b>Specified Contingencies</b> – includes loss or damage from specific causes – fire, lightning, explosion, earthquake, aircraft, riot, civil commotion, strikes, locked-out workers, persons taking part in labour disturbances or malicious persons, storm or flood, escape of water from any tank apparatus or pipe, falling trees or radio/TV aerials, impact, leakage of fuel, theft or attempted theft.</p> <p><b>All Risks</b> – includes all of the above plus accidental damage.</p> <p>The cover extends to include:</p> <ul style="list-style-type: none"> <li>• Temporary removal of contents anywhere in the European Union up to 15% of the sum insured or £2,500 whichever is the lower</li> <li>• Seasonal increase of 30% for stock</li> <li>• Changing locks following theft of keys up to £1000</li> </ul>	<p><b>Please refer to the Property Damage section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship</li> <li>• Mechanical or electrical breakdown or derangement</li> <li>• Unexplained losses, fraud or dishonesty</li> <li>• Theft or attempted theft by any person lawfully in the premises, where you or your partners, directors, employees or household members are involved or from any building not capable of being locked</li> <li>• Theft or attempted theft not involving entry into or exit from buildings by forcible or violent means</li> <li>• Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) or breakage of glass in respect of buildings which are unoccupied</li> <li>• Damage to moveable property in the open by wind, rain, hail, sleet, snow, flood, dust</li> <li>• Changes in the water table and frost damage</li> <li>• The first part of any claim (your excess).</li> </ul>

## Core covers continued

Cover, Features and Benefits	Exclusions and Limitations	Cover, Features and Benefits	Exclusions and Limitations
<ul style="list-style-type: none"> <li>Trade samples or goods held in trust up to £1,000</li> <li>Glass (including boarding up costs)</li> <li>Property in Transit up to £2,500</li> </ul> <p>Cover can be extended to include Terrorism and/or Subsidence, ground heave and landslip.</p> <p><b>Extra Cover for Charities and Not For Profit Organisations:</b></p> <ul style="list-style-type: none"> <li>Damage to purchased goods settled on the lower of either the purchase price or the market value</li> <li>Raffle prizes and goods donated for fundraising events anywhere in the UK up to £1,500.</li> </ul>		<p><b>Business Interruption</b></p> <p>Interruption to your business following an insured loss under the Property Damage section, which results in reduced income and increased running costs.</p> <p>The cover extends to include:</p> <ul style="list-style-type: none"> <li>Enforced closure due to notifiable infectious disease at the premises. Limit £25,000</li> <li>Damage to property in the vicinity of the premises which hinders or prevents access to the premises</li> <li>Damage at your suppliers premises, Limit £25,000</li> <li>Accidental failure of telecommunications at the premises lasting at least 24 hours, Limit £2,500</li> <li>Accidental failure of public supplies of electricity, gas or water lasting at least 30 minutes</li> <li>Damage to your property while in transit in Great Britain or Northern Ireland, Limit £5000</li> <li>Loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event</li> </ul> <p>Cover can be extended to include terrorism cover.</p> <p><b>Extra Cover for Charities and Not For Profit Organisations:</b></p> <ul style="list-style-type: none"> <li>Loss of income which would otherwise have been earned, following damage to donated stocks.</li> </ul>	<p><b>Please refer to Business Interruption section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>Losses excluded under the Property Damage section</li> <li>If your business is wound up or carried on by a liquidator or receiver or is permanently discontinued.</li> </ul>
<p><b>Money and Assault</b></p> <p>Loss of money belonging to your business:</p> <ul style="list-style-type: none"> <li>From your premises during business hours – £3,500</li> <li>Whilst in transit or in bank night safe – £3,500</li> <li>From your home or employees home – £500</li> <li>From a locked safe – £1,500 limit</li> <li>After business hours not in a safe – £500</li> <li>From gaming machines – £500</li> </ul> <p>Bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business.</p> <ul style="list-style-type: none"> <li>Maximum payable £10,000.</li> </ul> <p><b>Extra Cover for Charities and Not For Profit Organisations:</b></p> <ul style="list-style-type: none"> <li>Collection tins or boxes at third party premises up to £100 per claim, £500 aggregate</li> <li>Automatic doubling of most money limits for fundraising events.</li> </ul>	<p><b>Please refer to the Money and Assault section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>Shortage due to clerical or accountancy errors</li> <li>Loss due to the fraud or dishonesty of any employees not discovered within seven working days</li> <li>Loss from unattended vehicles</li> <li>Losses arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.</li> </ul>		

## Core covers continued

Cover, Features and Benefits	Exclusions and Limitations	Cover, Features and Benefits	Exclusions and Limitations
<p><b>Employers' Liability</b> Protection against your legal liabilities for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> <li>• Legal costs and expenses in defending prosecutions under all relevant health and safety legislation</li> <li>• Worldwide cover for employees normally resident in the UK who are temporarily working overseas</li> <li>• Work experience and government scheme trainees.</li> </ul> <p><b>Extra Cover for Charities and Not For Profit Organisations:</b></p> <ul style="list-style-type: none"> <li>• Definition of Employee includes governors and trustees (volunteers are already included).</li> </ul>	<p><b>Please refer to the Employers' Liability section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Cover for acts of terrorism is limited to £5,000,000 per event</li> <li>• Work in or on or travel to or from any offshore installation or support vessel</li> <li>• Bodily injury to an Employee carried in or on, entering or alighting a vehicle or where Road Traffic Act legislation applies.</li> </ul>	<p><b>Public and Products Liability</b> Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.</p> <p>The cover extends to include:</p> <ul style="list-style-type: none"> <li>• Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK</li> <li>• Employees' and visitors personal effects</li> <li>• Personal liability of employees and directors whilst they are overseas on your business</li> <li>• Liability for loss of or damage to premises hired or rented to you for the purpose of your business</li> <li>• Legal costs and expenses in defending prosecutions under all relevant health and safety legislation.</li> </ul> <p>For Salon based trades, this cover can normally be extended to include the Professional Treatments that you may be involved in.</p> <p><b>Extra Cover for Charities and Not For Profit Organisations:</b></p> <ul style="list-style-type: none"> <li>• Most fundraising events and activities included.</li> </ul>	<p><b>Please refer to Public and Products section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Cover for acts of terrorism is limited to £2,000,000 for any one event.</li> <li>• Loss or damage to property in your custody or control or to products supplied</li> <li>• Pollution unless caused by a sudden and identifiable incident</li> <li>• Work in or on or travel to or from or within or products supplied to any offshore installation or support vessel</li> <li>• Liquidated damages, penalty clauses, fines or punitive damages</li> <li>• The first £250 of each and every claim for loss of or damage to premises hired or rented</li> <li>• Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos.</li> <li>• <b>Charities and Not For Profit Organisations:</b> Events with larger attendances, long durations, taking place outside the UK, organised by third parties, or involving specific hazardous activities need to be agreed by us.</li> </ul>

## Core covers continued

Cover, Features and Benefits	Exclusions and Limitations	Cover, Features and Benefits	Exclusions and Limitations
<p><b>Commercial Legal Protection</b> Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.</p> <ul style="list-style-type: none"> <li>• <b>Employment Disputes and Compensation Awards</b> – defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made.</li> <li>• <b>Legal Defence</b> – defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. Including prosecution under health and safety legislation and data protection rules.</li> <li>• <b>Property Protection</b> – protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass.</li> <li>• <b>Bodily Injury</b> – cover to negotiate your, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the business.</li> <li>• <b>Tax Protection</b> – representation in appeal proceedings with HM Revenue and Customs in a full or aspect enquiry following your corporation tax self-assessment return and appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due.</li> <li>• <b>Contract Disputes</b> – cover to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or service where the amount in dispute exceeds £250.</li> </ul>	<p><b>Please refer to the Commercial Legal Protection section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence</li> <li>• Claims must be reported within 180 days of you becoming aware of an incident</li> <li>• Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim</li> <li>• In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective</li> <li>• In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal</li> <li>• The first £200 of each and every claim in respect of aspect enquires</li> <li>• Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs Special Investigations Section or Special Compliance Office</li> <li>• Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences</li> <li>• For contract disputes the first £500 of any claim where the amount in dispute exceeds £5,000</li> <li>• Any claim relating to the settlement under an insurance policy</li> <li>• For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Tenancy Disputes</b> – negotiating your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the agreement.</li> <li>• <b>Statutory Licence</b> – appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, change or refusal to renew your statutory licence.</li> <li>• <b>Debt Recovery</b> – cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods and services where the amount in dispute exceeds £250.</li> </ul> <p><b>Extra Cover for Charities and Not For Profit Organisations:</b></p> <ul style="list-style-type: none"> <li>• <b>Tax Protection</b> – includes representation in appeal proceedings following investigations by your charity's regulatory body.</li> </ul>	<p>If a solicitor is required to deal with your legal problem, we will appoint one from the approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards.</p>

## Optional covers

Cover, Features and Benefits	Exclusions and Limitations	Cover, Features and Benefits	Exclusions and Limitations
<p><b>Employee Dishonesty (optional)</b> Protection for your business against losses caused directly by theft, fraud or dishonesty committed by your employees up to a limit of £25,000.</p>	<p><b>Please refer to the Employee Dishonesty section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Losses supported solely by inventory or profit and loss calculations</li> <li>• Consequential losses, penalties and fines</li> <li>• An employee you do not directly supervise or is known to have been previously dishonest</li> <li>• The first part of any claim (your excess).</li> <li>• <b>Charities and Not For Profit Organisations:</b> losses involving governors and trustees.</li> </ul>	<p><b>Frozen Food (optional)</b> Deterioration of foods following the breakdown of refrigeration units up to 10 years old or, accidental failure of the public electricity supply up to £5,000 per freezer.</p>	<p><b>Please refer to the Frozen Food section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Wear and tear, deterioration, or gradually developing flaws or defects in the unit</li> <li>• Failure to correctly set the temperature</li> <li>• 10% of each and every loss (minimum £25) for refrigeration units over 5 years old.</li> </ul>

## Optional covers

Cover, Features and Benefits	Exclusions and Limitations	Cover, Features and Benefits	Exclusions and Limitations
<p><b>Loss of Licence (optional)</b> The reduction in value of your interest in the premises or in the business as a result of non-renewal or withdrawal of your licence from causes beyond your control.</p>	<p><b>Please refer to the Loss of Licence section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Arising out of any town or country planning, improvement or redevelopment</li> <li>• Compulsory purchase or surrender</li> <li>• Reduction or redistribution of licences</li> <li>• A change in the law.</li> </ul>	<p><b>Personal Accident (optional)</b> 24 hour cover for you and your employees for accidental bodily injury resulting in death, permanent or temporary disablement. One unit of cover represents:</p> <ul style="list-style-type: none"> <li>• £5,000 for death and capital benefits</li> <li>• £50 per week for temporary total disablement</li> <li>• £25 per week for temporary partial disablement</li> </ul> <p>A maximum of ten units per person can be taken.</p>	<p><b>Please refer to the Personal Accident section of the policy booklet</b></p> <ul style="list-style-type: none"> <li>• Cover for acts of terrorism is limited to £1,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means</li> <li>• Sickness, disease or any gradually operating cause</li> <li>• Suicide, attempted suicide or deliberate exposure to danger</li> <li>• Pregnancy or childbirth</li> <li>• Flying except while travelling in a aircraft of a recognised airline as a passenger</li> <li>• Accidents caused through participation in certain hazardous activities</li> <li>• The effects of alcohol or drugs or any treatment for drug addiction.</li> </ul>

### How long does my Shop and Salon insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

### What happens if I take out cover and then change my mind?

There are no statutory cancellation rights under this policy.

### How do I make a claim?

If you need to make a claim please call our claims line on **0800 015 1498**, our line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.

### How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please contact your insurance adviser or usual Aviva point of contact.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

### Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.