



Complete

# Retailer

Policy Summary

Allianz Insurance plc | Commercial

**Allianz** 



# Policy Summary

keyfacts®

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

## What is Complete Retailer?

Complete Retailer is designed to cover the assets, earnings and the legal liabilities of your business. It is underwritten by Allianz Insurance plc.

Complete Retailer is a composite policy with seven core and two optional sections. It is intended for independent shopkeepers, franchised retailers, restaurants and wine bars.

Complete Retailer also includes a legal expenses section, which will cover the legal costs if you have a legal dispute. The types of legal dispute you will be covered for and the amounts we will pay (the limit of indemnity) are described in this summary and in the policy wording. These costs are insured by Allianz Legal Protection, part of Allianz Insurance plc.

Complete Retailer includes access to a 24-hour legal advice service.

## Will I have any cancellation rights?

You have a right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid, less an administration charge and an amount representing the cover you have received to date.

This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available on request.

## How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Insurance plc,  
57 Ladymead,  
Guildford, Surrey,  
GU1 1DB.

Alternatively phone: 01483 552438

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure will be found in your policy documentation.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

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

In the event that Allianz is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are shown in the policy wording a copy of which is available on request.

## Policy Duration

The policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable.

# Core Covers

## Trade Contents – Policy Section 1

### Significant Features and Benefits

Cover includes the following:

- Fire, lightning, explosion, aircraft, impact by vehicles, animals or falling trees, riot, civil commotion, malicious acts or vandalism
- Storm tempest or flood, burst water or oil tanks, apparatus or pipes
- Breakage or collapse of TV aerials
- Theft or theft damage following forcible and violent entry to or exit from the premises
- Hold-up involving violence to you or your employees
- Accidental damage and subsidence

Glass breakage cover including sanitaryware and shop front and the cost of boarding up broken or damaged glass

Clothing and personal effects up to £500 any one person and £100 any one pedal cycle

Cost of replacement of locks following theft of keys up to £1,000

Index linking – inflation adjustment in line with the Retail Price Index

30% seasonal increase in stock sum insured

Temporary removal for cleaning, renovation or repair of fixtures and fittings up to 20% of the sum insured

Automatic reinstatement of loss – sums insured are not reduced following a claim subject to payment of an additional premium

Damage by theft or hold-up – the cost of damage to the premises up to £25,000

Removal of debris – the cost of removal of debris up to £10,000

Underground services – the cost for repairing accidental damage to underground services

Blinds and non-illuminated signs up to £500

Metered Water – loss of metered water following damage up to £5,000 any one claim

Exhibitions – cover for property at exhibitions and in transit to and from exhibitions up to £2,500 per exhibition

Leakage of Beer – cover provided up to £5,000 any one claim

### Significant Exclusions or Limitations

- theft or theft damage not involving forcible and violent entry to or exit from the premises
- theft or theft damage involving any partner, director, employee or family member
- loss due to any person obtaining property by deception
- theft damage to tills or cash registers unless left unlocked when the premises are closed
- storm, tempest and flood damage to fences and gates and moveable property in the open
- error or omission or stocktaking shortages
- frost, wear and tear, gradual deterioration, inherent defect, depreciation
- rot, mildew, rust, corrosion, insects, woodworm, vermin
- dyeing, cleaning, repair, renovation, marring or scratching, faulty manipulation
- electronic, electrical or mechanical breakdown, failure or derangement
- faulty design, plan, specification or materials
- variations in temperature or humidity, change in colour, flavour, texture or finish
- subsidence cover excludes:
  - damage to surfaced areas, walls, gates and fences
  - coastal or river erosion
  - damage prior to the inception of cover
- pollution or contamination
- a maximum sum insured of £350,000 per location applies to Trade Contents
- £200 excess applies (£1,000 for subsidence)

#### Conditions

- Property in any basement or sub-basement must be kept at least 4 inches (10 centimetres) above floor level.

## Money and Personal Assault – Policy Section 2

### Significant Features and Benefits

Crossed cheques and other non-negotiable money – maximum limit £250,000

Cash and other negotiable money:

- on the premises during business hours, in transit or in a bank night safe – maximum limit £3,000
- in a locked safe at the premises out of business hours – maximum limit £2,000
- out of a safe outside business hours in the premises or in the personal custody of you or an employee – maximum limit £500

Theft or theft damage to any safe

Personal Accident Assault – If you or your partners, directors or employees are attacked during theft or attempted theft of money whilst on business:

- Death, loss of limb, loss of sight and permanent total disablement £25,000
- Temporary total disablement £50 per week (up to 104 weeks)
- Temporary partial disablement £25 per week (up to 104 weeks)
- Victim care (professional counselling fees for emotional stress) £1,000 any one incident, £5,000 in total
- Clothing or personal effects up to £250

National Lottery Scratch Cards within the premises or in a locked safe up to £800

Pay As You Go Mobile Phone Vouchers within the cash till or in a locked safe up to £800.

### Significant Exclusions or Limitations

- loss due to the dishonesty of any employee not discovered within 15 days
- loss from any unattended vehicle
- personal assault benefits to any person aged under 16 or over 70 years
- £100 excess applies

#### Conditions

- Whenever the premises are closed for business the safe keys must be removed from the premises
- money in transit other than by a security organisation or by registered post must be accompanied by two able-bodied adults when in excess of £3,000 and three able-bodied adults when in excess of £6,000
- you must keep a written record of all property insured and all money in safes

## Goods in Transit – Policy Section 3

### Significant Features and Benefits

Loss or damage to your business goods whilst in transit including loading and unloading by any vehicle owned or operated by you – maximum limit £2,500 any one vehicle.

### Significant Exclusions or Limitations

- loss or damage due to:
  - deterioration or inadequate packaging or addressing
  - delay or loss of market, depreciation or consequential loss
- theft from any vehicle left unattended, unless all points of access closed and secured by the locks and other protections fitted and all the keys are removed
- glass, livestock, precious metals or stones, jewellery, watches, furs, money, securities, stamps, documents, manuscripts, business books, plans or designs
- loss or damage outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands.

#### Conditions

- You must take all reasonable care in the selection of honest and competent employees.

## Deterioration of Stock – Policy Section 4

### Significant Features and Benefits

Loss of stock in any cold chamber or freezer by deterioration caused by a rise or fall in temperature as a result of damage to or a fault in the refrigeration machinery or accidental failure of the electricity supply.

Cover automatically allows for up to £1000 stock in total contained in a maximum of five cold chambers or freezers. A higher limit is available on request.

### Significant Exclusions or Limitations

- failure of the public electricity supply due to drought or a deliberate act of the supplier
- loss or damage due to faulty packing or stowage, inherent defect or any normal trade loss
- £50 excess each and every claim.

#### Conditions

- A maintenance contract must be in force for any cold chamber or freezer over 10 years old.

## Business Interruption – Policy Section 5

### Significant Features and Benefits

Covers loss of Gross Profit if the business is interrupted or interfered with as a result of loss or damage by any cause covered by the Trade Contents section

Book debts – £50,000 – outstanding debts that cannot be traced if your accounts are destroyed

Accountants charges incurred in connection with a claim

Denial of access – provides cover should property in the vicinity of your premises be damaged and access to your premises is prevented or hindered

Public utilities – provides cover arising from damage to property at the electricity station or sub- station gas or waterworks of the public supply undertaking

Specified Illnesses – loss due to any Specified Illnesses at the Premises or food or drink supplied from the Premises, the occurrence of a Specified Illness within a radius of 25 miles of the Premises, the discovery of an organism at the Premises likely to result in the occurrence of a Specified Illness, any occurrence of Legionellosis at the Premises, the discovery of vermin, pests, or defects in the drains which cause restrictions by order of the local authority, and murder or suicide at the premises. A limit of £5,000 applies due to costs incurred in cleaning and decontamination

Suppliers premises – provides up to £10,000 for interruption caused by damage at suppliers premises

Records – includes loss resulting from damage at premises to which books of accounts or other records are temporarily removed or whilst they are in transit.

### Significant Exclusions or Limitations

- exclusions as shown under the Trade Contents section
- the deliberate act of the electricity supplier in restricting the supply
- the connivance of any employee
- a limit of £600,000 applies with a 24 months indemnity period
- £1,000 excess applies to subsidence claims.

#### Conditions

- records to be maintained of customers accounts, and a copy kept away from the premises.

## Liabilities – Policy Section 6

### Significant Features and Benefits

Public and Products Liability – covers your legal liability in connection with your business for:

- Accidental injury to members of the public or accidental damage to property not owned by you up to £2 million any one claim
- Accidental injury or accidental damage caused by products supplied up to £2 million any one period of insurance

Employers Liability – covers your legal liability to your employees for death or injury happening in the course of their employment with you up to £10 million any one claim

Personal and Guests' Effects – subject to a limit of £5,000 any one guest or visitor and £25,000 in any one period of insurance

Leased, Rented or Hired Premises – liability for damage to leased, rented or hired premises. Subject to limit of £250,000 in any one period of insurance and £100 excess

Cover includes the legal liabilities of:

- Members of your canteen, social, sports or welfare organisation or ambulance, first aid or fire services
- Your partners, directors or employees
- Anyone you are carrying out work for under a contract in respect of that work

Health and Safety at Work Legal Defence costs – provides legal and other costs incurred in defending prosecutions

Contingent Motor Liability- covers you against liability for vehicles not owned or provided by you in connection with the business

Joint Insured – if more than one party is named as the Insured, the policy will cover them separately subject to the overall policy limit

Consumer Protection Act Legal Defence Costs – covers cost of defence of criminal proceedings up to £25,000

Court Attendance Compensation – covers attendance as a witness in connection with a claim. Limits are:

- £250 for each days attendance for partners and directors
- £150 for each days attendance for an employee

Hairdressers Treatment Extension Cover is available as an optional extension.

### Significant Exclusions or Limitations

- loss of or damage to property belonging to you or in your charge or control
- liability for loss or damage to anything sold, supplied, delivered, installed or erected
- the cost of recalling or refunding a defective product or rectifying faulty work
- liability arising out of ownership, possession or use of any mechanically propelled vehicle and attached trailer or water craft or aircraft
- liability arising out of error or omission in any advice, examination, prescription or treatment or from any goods dispensed, made up or manufactured by you
- products liability arising from:
  - any liability which attaches solely under the terms of an agreement
  - any product installed or incorporated in aircraft or spacecraft
  - loss or damage to computer media or data
  - exports to the USA or Canada
- any liability in respect of pollution or contamination:
  - in the USA or Canada
  - occurring elsewhere unless caused by a sudden and unintended incident
- fines, penalties or liquidated, aggravated, punitive or exemplary damages
- manual work outside of the EU
- work on an offshore installation or travel to or from
- injury to any employee where motor insurance is required by legislation.

## Legal Expenses – Policy Section 9

### Significant Features and Benefits

#### Property

Cover of up to £100,000 for any one Event in respect of your legal costs if legal action is taken in a dispute relating to:

- Physical damage caused to your business premises or property at your business premises, which results in proven financial loss to you
- Disputes relating to your tenancy agreement

#### Prosecution Defence

Cover of up to £100,000 for any one Event in respect of your legal costs to defend your legal rights after an event, which arises out of your normal business activities and results in criminal proceedings against you.

#### Jury Service

Cover of up to £2,000 for any one Event in respect of the salary or wages of an employee that you cannot get back from the court if that employee has to go to court for jury service.

### Significant Exclusions or Limitations

- 10% of all unrecovered legal costs
- Disputes relating to mining or other subsidence or heave
- Disputes relating to rent or service charges, business rates, tax, planning or buildings regulations or decisions
- Damage arising out of a contract you have with another person or organisation
- Any injury or Damage relating to owning, possessing, hiring or using aircraft, watercraft, motor vehicles, trailers or caravans
- The renewal of a lease or tenancy agreement
- Disputes relating to the freehold, leasehold, commonhold or title of the property.

- 10% of all unrecovered legal costs
- The defence of a prosecution relating to:
  - Tax or VAT proceedings
  - The ownership, possession or use of motor vehicles, aircraft, watercraft, trailers or caravans
  - Pollution
  - The defence of a prosecution relating to bodily injury, illness, disease or death
  - Loss, destruction or damage to property
  - Alleged or actual breach of any duty owed as a director or officer of the Insured.

- Limit of £100 per day – maximum 20 days any one claim.

#### Section Exclusions

- Any dispute or claim that does not relate to your normal business activities
- Any fines or penalties imposed by a court
- Any application for a judicial review or other challenge to any legislation or proposed legislation
- Disputes between you and us
- Costs that we have not agreed to in writing
- Any VAT which you can recover from elsewhere
- Disputes or claims arising from a deliberate, conscious, intentional or reckless act by you or where you have shown wilful disregard for the need to take all reasonable steps to avoid, prevent and limit any such claim,
- You must make any claim within six months of the date of the event which gave rise to the claim at any time before we agree that legal proceedings need to be issued, we will choose the legal representative. You can only choose the legal representative if we agree that legal proceedings need to be issued or if a conflict of interest arises

# Optional Covers

## Buildings – Policy Section 7

### Significant Features and Benefits

All risks cover for buildings, including the cost of demolition, removal of debris, shoring or propping up, architects and solicitors fees

Loss or damage arising from subsidence, ground heave and landslip is available as a further optional extension.

Trace and Access – covers the cost of locating source of escape of water or fuel oil and repair costs up to £1,000 any one claim and £20,000 any one period of insurance.

### Significant Exclusions or Limitations

- theft or theft damage involving any partner, director, employee or family member
- loss due to any person obtaining property by deception
- £250 excess applies to claims caused by malicious damage, glass breakage, water damage, accidental damage, theft and impact
- storm, tempest and flood excludes damage to fences and gates and moveable property in the open
- pollution or contamination
- consequential loss
- £1,000 excess applies to subsidence claims under the optional cover extension.

## Loss of Licence – Policy Section 8

### Significant Features and Benefits

Covers loss of Gross Profit if the liquor or entertainment licence is forfeited, suspended or withdrawn or if the appropriate licensing authority refuses to renew the licence.

Alternatively if the premises are sold and fetch a lower amount because of the loss of licence the policy covers the reduction in value.

Sum insured is selectable up to a maximum of £100,000.

### Significant Exclusions or Limitations

- compulsory acquisition of the premises or town or country planning redevelopment
- failure to keep the premises open during permitted hours or to comply with requirements of the licensing authorities
- failure to maintain the premises in good sanitary and general repair
- alterations of the premises without the consent of the appropriate authority
- forfeiture, suspension or withdrawal of the licence caused by your failure to take reasonable action to maintain the licence
- loss arising from the loss of any extension to the normal opening hours

You must immediately notify us on becoming aware of any:

- complaint against the premises
- proceeding against the licence holder manager, tenant or occupier
- proposed transfer of the licence
- objection to renewal of the licence.

# Notifying a Claim

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify your insurance adviser (or alternatively you can contact us at one of our claims handling offices):
  - promptly, if an incident occurs that may lead to you making a claim
  - immediately, in the event of a serious accident, loss or damage
  - please provide your policy number and as much information as possible about the claim

## Legal Expenses Claims

If you need to make a claim under this section the following claims handling office should be used:

### Allianz Legal Protection

Redwood House  
Brotherswood Court  
Great Park Road  
Bradley Stoke  
Bristol, BS32 4QW  
Tel: 0870 241 4140

**Lines are open Monday to Friday**

You will be asked for the Master Policy Number, shown in your Policy Wording, and a brief summary of the problem.

## Allianz Claims Handling Offices

### Birmingham

PO Box 11309  
Birmingham, B37 7WZ  
Tel: 0845 071 5151

### Bristol

PO Box 2198  
Bristol, BS99 7LH  
Tel: 0845 071 2121

### Glasgow

PO Box 26725  
Glasgow, G2 5YB  
Tel: 0845 071 2727

### Leeds

PO Box 564  
Leeds, LS1 4WJ  
Tel: 0845 071 0347

### Manchester

PO Box 4116  
Manchester, M60 3YE  
Tel: 0845 071 0340

### Milton Keynes

PO Box 5525  
Milton Keynes, MK9 2XR  
Tel: 0845 071 0335

### Woking

PO Box 952  
Woking GU21 6XQ  
Tel: 0845 071 9191

**Lines are open Monday to Friday**

# Additional Information

## Employers Liability Certificates

The Employers Liability (Compulsory Insurance) Regulations 1998 lay down certain obligations for employers and in particular you should be aware of the following:

- **Display of Certificates**

Allianz will provide you with a Certificate of Employers Liability Insurance and this will clearly state the companies covered by the policy. You must display a copy of the certificate at each business premises where your employees can see it easily.

- **Retention of Certificates**

You must retain copies of Certificates that have expired for at least 40 years. This is because certain claims e.g. industrial disease, could be made many years after the disease is caused. This requirement applies to policies that were in force on 31st December 1998 or later.

## Health & Safety Legislation

Where you are required to do so under Health and Safety legislation you must:

- have a Health & Safety Policy in place
- undertake Risk Assessments in order to identify workplace hazards
- have an induction and on-going training programme which is regularly reviewed and recorded
- have a nominated person responsible for Health & Safety.

## Data Protection Act

We may use the personal and business details you have given us or which are supplied by third parties including any details of directors, officers, partners and employees to provide you with a quotation; deal with your policy; to search credit reference agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. You agreed when you applied for the policy that your directors, officers, partners, and employees have consented to our using their details in this way.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the insured persons to such information being processed by us and that this fact is made known to the insured persons.

We may share your details with other companies within the Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we think may be of interest to you. If you do not want to know about these products and services, please write to: Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB to let us know. Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

## **Terrorism Cover**

In addition to the cover automatically provided, the policy (except for Legal Expenses – Section 9) can be extended to provide Terrorism cover for an additional charge. For further information contact your insurance adviser.

## **Survey and Risk Improvement Condition**

If the policy has been issued or renewed subject to us carrying out a survey then it will be a condition of the policy that you must comply with all risk improvements required by us within time scales specified by us.

We reserve the right to amend the terms and conditions of cover if you do not comply with this condition.

## **Policy Limits**

Higher limits may be available on request. Please ask your insurance adviser for details.

## **Please Read the Policy**

Please read the policy and the policy schedule carefully and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is any thing you do not understand please notify your insurance adviser or the Allianz office that issued your policy. If you fail to notify us your policy may not operate or not operate fully.





[www.allianz.co.uk](http://www.allianz.co.uk)

Allianz Insurance plc. Registered in England number 84638  
Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.  
Allianz Insurance is authorised and regulated by the Financial Services Authority. Our registration number is 121849.  
This can be checked by visiting the FSA website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234