



OPEN

Complete

Retailer

Policy Details (including a Policy Summary pages 1-7)

Allianz Insurance plc | Commercial

Allianz 

Policy Summary



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 7 core and 2 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 to cover operational costs and an amount representing the cover you have received to date.

Please Read the Policy

Please periodically 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 anything 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.

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
Email: accsm@allianz.co.uk
Fax: 01483 790538

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?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if We are unable to meet Our liabilities. Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
Portsofen Street London E1 8BN

Tel: 020 7892 7300
Fax: 020 7892 7301
Email: enquiries@fscs.org.uk
www.fscs.org.uk

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, aircraft, impact, malicious acts or vandalism
- storm or flood, escape of water
- theft, hold-up involving violence to you or your employees
- accidental damage

Damage to shop front including external blinds and non-illuminated signs up to £500

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

20% seasonal increase in stock sum insured

Significant Exclusions or Limitations

- when any building or portion thereof becomes unoccupied for a period of 30 consecutive days or more, cover will be restricted and additional terms will apply
- storm and flood damage to fences and moveable property in the open
- 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
- gradual deterioration
- electrical or mechanical breakdown
- £250 excess applies to claims caused by malicious damage, impact, water damage, theft and accidental damage increasing to £500 for the first period of insurance for businesses established for less than 12 months
- Property which is portable 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

Cash and other negotiable money:

- on the premises during business hours, in transit or in a bank night safe. Standard limit up to £3,000 and a maximum limit of £10,000 available on request
- cash in a locked safe at the premises out of business hours, subject to satisfactory safe. Standard limit £1,000 up to a maximum limit of £10,000, available on request
- out of safe outside business hours in the premises up to a limit £500
- in the personal custody of you or an employee up to a limit £300

Theft or theft damage to any safe

Personal accident assault covers you or your partners, directors or employees. If attacked/assaulted during theft or attempted theft of money whilst on business

National lottery scratch cards within the premises 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
- 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
- cover is excluded unless any buildings or portion thereof become unoccupied for a period of 30 consecutive days or more

Goods in Transit – Policy Section 3

Significant Features and Benefits

Loss or damage to your business goods whilst in transit including loading and unloading of any vehicle owned or operated by you. Sum insured is selectable from £2,500 up to a maximum of £10,000

Significant Exclusions or Limitations

- loss or damage due to:
 - deterioration or inadequate packaging or delay
- 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
- loss or damage to glass, precious metals or stones, jewellery, watches, stamps
- loss or damage outside Great Britain, Northern Ireland, the Republic of Ireland, the Isle of Man or the Channel Islands

Deterioration of Stock – Policy Section 4

Significant Features and Benefits

Loss of stock in any cold chamber by deterioration
Sum insured is up to £1,000 in total contained in a maximum of 5 cold chambers. A higher limit is available on request

Significant Exclusions or Limitations

- £50 excess each and every claim
- a maintenance contract must be in force for any cold chamber over 10 years old
- cover is excluded when any building or portion thereof become unoccupied for a period of 30 consecutive days or more

Business Interruption – Policy Section 5

Significant Features and Benefits

Covers loss of Gross Profit if the business is interrupted as a result of loss or damage by any cause covered by the Trade Contents section. A limit of £600,000 applies with a 24 months indemnity period.
Book debts - £50,000 - outstanding debts that cannot be traced if your accounts are destroyed
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 of public utilities provider
Specified illnesses provides cover arising from loss due to any specified illnesses at the premises or food or drink supplied from the premises
Suppliers premises provides up to £10,000 for interruption caused by damage at suppliers premises

Significant Exclusions or Limitations

- exclusions as shown under the Trade Contents section
- the deliberate act of the electricity supplier in restricting the supply
- £1,000 excess applies to each and every subsidence claim at each separate premises
- a limit of £5,000 applies due to costs incurred in cleaning and decontamination

Liabilities – Policy Section 6

Significant Features and Benefits

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

Public Liability covers accidental injury to members of the public or accidental damage to property not owned by you up to a selectable limit of indemnity of £2 million or £5 million for any one claim

Products Liability covers accidental injury or accidental damage caused by products supplied up to a selectable limit of indemnity to £2 million or £5 million for any one period of insurance

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

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

Significant Exclusions or Limitations

- the cost of recalling or refunding a defective product or rectifying faulty work
- 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 exports to the USA or Canada
- any liability in respect of pollution or contamination unless caused by a sudden and unintended incident

Legal Expenses – Policy Section 9

Significant Features and Benefits

1 Employment

Cover up to £100,000 for any one claim to cover your legal costs to defend your legal rights in an Employment Tribunal relating to an employee's contract of employment

We will also cover Basic and Compensatory awards made against you or through a negotiated settlement with our agreement

2 Taxation proceedings

Cover up to £100,000 any one claim to cover your legal costs resulting from a full enquiry by HM Revenue & Customs into your most recent business accounts or returns for the following: PAYE tax arrangements, Business tax arrangements, or VAT arrangements

3 Criminal Prosecution Defence

Cover up to £100,000 for any one claim to cover your legal costs to defend criminal proceedings brought against you arising out of your normal business activities

4 Damage to Premises

Cover up to £100,000 for any one claim to cover your legal costs to pursue a claim following physical damage to your business premises

5 Jury Service Allowance

Cover up to £5,000 for any one claim 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

Lawphone

Access to Lawphone to give telephone-based advice, 24 hours a day, 365 days a year, on any business legal matter

Allianz Legal Online

Access to Allianz Legal Online which provides business support to help you produce legal paperwork in connection with your business

N.B We will not pay more than £500,000 in respect of all claims occurring during the period of insurance

Significant Exclusions or Limitations

- the first £1,750 of any one claim
- any dispute which happens within the first three months after this section starts
- claims where you have not sought and followed the advice of the Lawphone Legal Helpline before making any changes to an employee's contract of employment or taking any disciplinary action against an employee
- any dispute with an employee that you have given a verbal or written warning to in the six months leading up to the date this policy starts.
- any dispute arising under the Transfer of Undertakings (Protection of Employment) Regulations 2006 or the Acquired Rights Directive

- the first £500 of any one claim
- taxation proceedings which arise out of deliberate, reckless or careless misstatements by you in returns or submissions
- the defence of any criminal prosecution or investigation by the Special Compliance Office of HM Revenue and Customs or the Special Investigations Section of HM Revenue and Customs
- any Aspect or I35 enquiry by HM Revenue and Customs

- the first £500 of any one claim
- the defence of a prosecution relating to:
 - allegations of fraud, theft or violence
 - the ownership, possession or use of motor vehicles, aircraft, watercraft, trailers or caravans

- the first £500 of any one claim
- disputes relating to mining or other subsidence or heave
- disputes arising out of a contract you have with another person or organisation

- limit of £100 per day applies

- advice will always be in accordance with the laws of Great Britain and Northern Ireland

- this service is only available on the internet

Section Exclusions

- legal expenses or awards of compensation incurred without our written consent
- any claim where in our opinion there are no reasonable prospects of a satisfactory outcome
- any claim arising from or relating to an application for judicial review or other challenge to any legislation or proposed legislation

Optional Covers

Buildings – Policy Section 7

Significant Features and Benefits

Cover as defined under the Trade Contents section for buildings including the cost of demolition, underground services, removal of debris, shoring or propping up, architects and solicitors fees

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

Significant Exclusions or Limitations

- theft or theft damage involving any partner, director, employee or family member
- £250 excess applies to claims caused by malicious damage, glass breakage, water damage, accidental damage, theft and impact
- storm and flood excludes damage to fences and moveable property in the open
- a minimum excess of £1,000 applies to subsidence claims under the optional cover extension
- subsidence cover excludes:
 - damage to surfaced areas, walls, gates and fences
 - coastal or river erosion
 - damage prior to inception of cover
- when a building or any portion thereof becomes unoccupied for a period of 30 consecutive days or more, cover will be restricted and additional terms will apply

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

Sum insured is selectable up to a maximum of £250,000

Significant Exclusions or Limitations

- failure to comply with requirements of the licensing authorities

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.

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

Allianz Claims Handling Offices

Milton Keynes
Claims Division
Allianz Insurance plc
500 Avebury Boulevard
Milton Keynes
MK9 2XX
Tel: 0844 871 0789

Lines are open Monday to Friday

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 24 hours a day, 365 days a year.

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

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 are strongly advised to retain copies of Employers Liability Certificates that have expired for as long as reasonably practicable. This is because certain claims e.g. industrial disease, could be made many years after the disease is caused.

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 and fraud 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.

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.

Allianz Insurance plc is authorised and regulated by the Financial Services Authority and this can be checked by visiting the FSA's website at www.fsa.gov.uk or by contacting the FSA on 0845 606 1234. Our registration number is 121849.

