

Complete Retailer

Fact Sheet



Complete Retailer is suitable for most types of independently owned retail businesses. From tea rooms to shoe shops, butchers to grocers, it offers a wide range of cover to provide the right insurance solution for a business, and is rated five stars by Defaqto.

Cover

Complete Retailer is designed to cover the assets, earnings and legal liabilities of a business, with cover for buildings and loss of licence as optional additions.

Cover includes:

Trade Contents – up to £750,000 per location:

- replacement of locks and keys up to £2,500
- personal effects up to £1,000
- property temporarily removed – 20% of sum insured
- seasonal increases to cover the demands of Christmas and Easter.

With standard limits for:

- contents/business equipment away from the premises – £5,000
- trade contents whilst at exhibitions – £10,000 per exhibition
- property in the open – £5,000.

Money – following theft or attempted theft of money. Standard limits:

- in transit or bank safe up to £10,000
- money in the insured's personal custody up to £1,000
- money in safe within the insured's premises outside business hours up to £10,000
- assault resulting in bodily injury up to £25,000
- self fill Automated Teller Machine (ATM) up to £10,000.

Goods in Transit – up to £10,000 as standard.

Deterioration of Stock – £5,000 as standard.

Public and Products Liability – options of £2,000,000 or £5,000,000 limit of indemnity.

Business Interruption – standard limit of £750,000, selectable up to a maximum limit of up to £2,000,000 with a maximum indemnity period of 24 months if unable to trade:

- suppliers premises – £25,000
- loss of attraction – £50,000
- loss of personnel following National Lottery win – £25,000
- loss of essential personnel – £10,000.

Employers' Liability – up to £10,000,000.

Commercial Legal Expenses – provides up to £100,000 for any one event and up to £1,000,000 for any one period of insurance for selected events.

Optional covers:

Buildings – up to £1,500,000 including subsidence cover:

- loss of rent up to 20% of the sum insured
- alterations and additions up to 15% or £50,000, whichever is less.

Loss of Licence – £250,000 if selected.

We're Average Free!

We've removed Average from our core SME products and are using data enrichment at point-of-quote to highlight property sums insured which are out of line for a trade or area. This approach enables conversations with your clients to ensure they provide you with the right sums insured, removing the uncertainty around their cover in the event of a claim.

Additional Products

The following additional products are available:

- **Complete Directors & Officers** – personal liability cover for company directors, officers and managers
- **Complete Professional Indemnity** – protection against meeting the costs of defending claims and any damages payable as a result of professional negligence
- **Complete Mini Fleet** – motor insurance for businesses with between 3-8 vehicles comprising mainly cars and light commercial vehicles not used for hire or reward.

Instant Documentation

By using our broker e-trading platform, QuoteSME, brokers can quote, buy, adjust and renew online. Instant electronic documentation is received at point-of-sale, so our customers don't need to wait for the post!
allianzquotesme.co.uk

Additional Services

Allianz Legal Services provides free or discounted legal and business tax advice via a range of services:

CLICK Legal – Allianz Legal Online is designed to remove the legal worry of running a business. Our website provides:

- **A free legal health check** – to identify the legal risks within a policyholder's legal documentation
- **Over 140 legal templates** – policyholders can prepare complex, legally binding contracts and policies and store them online
- **Monthly legal bulletin** – stay up-to-date with employment and health and safety legislation.

TALK Legal – we have a range of telephone advice lines to help policyholders with legal and tax issues:

- **Allianz Lawphone** – provides policyholders with free legal advice, 24/7/365, for ANY business related matter
- **Discounted legal services** – our partner solicitors, DWF, offer a 15% discount on undisputed debt recovery services, solicitor employment support, uninsured legal action and crisis communication services
- **Free business tax advice** – provided by Abbey Tax.

For more information on how to access Allianz Legal Services, visit **allianzbroker.co.uk**

In addition, we offer:

FREE Risk Management Support – our risk management website can help reduce claims and assist with health and safety regulations.
allianz.co.uk/riskmanagement

Business support helplines – offering guidance on health, safety, environmental, cyber security and business continuity matters.

Glass Replacement – glass replacement specialists, Glassolutions, are available 24/7. Glassolutions bill us direct, so you pay nothing except the policy excess and the VAT.

Making a Claim

We understand that a fast and efficient claims service is essential to helping our customers focus on their business. In the event of a claim, they will receive support from our dedicated team of experts.

To notify a claim simply call:

- Property claims **0344 412 9988**
- Liability claims **0344 893 9500**



Source: Datamonitor, 2014 – UK SME Industry Analytics: Wholesale and Retail Trade