

Complete Retailer



Complete Retailer provides cover for the assets, earnings and legal liabilities of most types of independently owned retail businesses and has the option to include buildings and loss of licence cover.

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording or policy overview for further details.

Cover includes:

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

- **replacement locks and keys** - cover for the replacement of stolen 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/equipment used when away from the premises - up to £5,000
- trade contents whilst at exhibitions - up to £10,000 per exhibition
- property in the open - up to £5,000.

Money and Personal Assault - following theft or attempted theft of money.

Standard limits:

- in transit or a bank safe - up to £10,000
- money in the insured's personal custody - up to £1,000

- money within a safe on the insured's premises and outside business hours - up to £10,000
- assault resulting in bodily injury - up to £25,000
- self-filling ATM - up to £10,000.

Goods in Transit - up to £10,000.

Deterioration of Stock - up to £5,000.

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

Business Interruption

Standard limit of £750,000, with the option to increase up to £2,000,000, with a maximum indemnity period of 24 months if unable to trade:

- **suppliers' premises** - up to £25,000
- **loss of attraction** - up to £50,000
- **loss of personnel following a National Lottery win** - up to £25,000
- **loss of essential personnel** - up to £10,000.

defaqto

EXPERT RATED





Making a claim

Property claims can be notified [online](#) or by calling **0344 412 9988**

Liability claims can be notified [online](#) or by calling **0344 893 9500**

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

Commercial Legal Expenses - financial support up to £250,000 for any one event and up to £1,000,000 for any one period of insurance for selected events, including:

- employment disputes
- contract disputes
- criminal prosecution defence
- taxation proceedings
- statutory licence appeals.

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 - up to £250,000 if selected.

Average free

We've removed Average from our Complete Retailer product 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 customers to ensure they provide you with the right sums insured, removing the uncertainty around their cover in the event of a claim.

QuoteSME

It's easy to do business with us. With full cycle trading QuoteSME allows you to quote, buy, amend and renew your SME policies online. Self-serve mid-term adjustments are quick and simple - you can add a property and change tenants, as well as increase indemnity limits all at the touch of a button! Visit: allianz.co.uk/broker/sme

Additional services

Our additional services can help policyholders to run their business more efficiently, including:

Free risk management support - guidance on effective property security and employee safety. Visit: allianz.co.uk/risk-management

Glass replacement - our glass replacement specialists are available 24/7. They send the bill to us, so the policyholder only pays the policy excess and VAT.

Access to a business support helpline - guidance on health, safety, environmental, cyber security and business continuity matters. Visit: gov.uk/business-support-helpline

Allianz Legal Services

Lawphone - free legal guidance on any business-related legal matter, from employment law to debt recovery and property disputes.

Free legal templates - over 100 free legal templates, to help ensure customers' HR policies, contracts and agreements are legally compliant.

Easy-to-use law guide - a free and simple law guide, written by lawyers to help SMEs to understand legal processes and requirements.