

## QUICK GUIDE

# 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 for further details.

### Cover

- **Trade Contents** - up to £750,000 per location:
  - **locks and keys** - up to £2,500 any one claim
  - **personal effects** - up to £1,000 any one person
  - **property away from the premises** - up to 15% of the sum insured or £5,000 any one claim, whichever is less for items other than stock
  - **seasonal increases in stock** - up to 35%
  - **external blinds, awnings, canopies and signs** - up to £1,500
  - **trace and access** - up to £25,000 any one period of insurance
  - **exhibitions** - up to £10,000 any one exhibition
  - **property in the open** - up to £5,000 any one period of insurance.
- **Money and Personal Assault** - following theft or attempted theft of money.
- **Standard limits:**
  - **on the premises, 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-fill ATM** - up to £10,000.
- **Goods in Transit** - up to £10,000 per vehicle.
- **Deterioration of Stock** - up to £1,000 any one cold chamber and a maximum of £5,000.
- **Business Interruption** - standard limit of £750,000, with the option to increase up to £2m, with a maximum indemnity period of 24 months:
  - **suppliers' premises** - up to £50,000 any one location
  - **loss of attraction** - up to £50,000 any one claim



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- **lottery winners** - up to £25,000
- **essential personnel** - up to £10,000 any one claim.
- **Employers' Liability** - up to £10m.
- **Public and Product Liability** - options of £2m or £5m limit of indemnity.
- **Commercial Legal Expenses** - financial support up to £250,000 for any one event and up to £1m 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** - covers the cost of rebuilding up to £1.5m with optional subsidence cover:
  - **loss of rent** - up to 20% of the sum insured for a maximum of 24 months
  - **alterations and additions** - up to 15% or £50,000 whichever is less
  - **theft damage to buildings** - up to £25,000 for theft damage not involving forcible and violent means.
- **Loss of Licence** - up to £250,000 for loss of a liquor or entertainment license.

### 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. Our full cycle trading platform QuoteSME allows you to quote, buy, amend and renew your policies online. Self-serve midterm adjustments are quick and simple. Visit: [allianz.co.uk/broker/sme](https://allianz.co.uk/broker/sme).

### Additional services

- **Free risk management support** - guidance on effective property security and employee safety. Visit: [allianz.co.uk/business-risk-support](https://allianz.co.uk/business-risk-support).
- **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](https://gov.uk/business-support-helpline).
- **Allianz Legal Services** - for your customers with Allianz Legal Expenses cover in place we can provide the following:

- **Lawphone** - free legal guidance on any business-related legal matter, from employment law to debt recovery and property disputes.
- **free legal templates** - 100+ free legal templates, to help ensure your customers HR policies, contracts and agreements are legally compliant. Once created, customers can save and store all their documents within our online storage facility.
- **easy-to-use law guide** - our free and simple law guide is written by lawyers to help your customers understand legal processes and requirements.



### 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**