



Shops – Policy Summary

The insurance cover is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The Shops product is designed to meet the demands and needs of the majority of retailers including restaurants, cafes and public houses who wish to ensure their businesses are protected.

As standard, the policy will provide cover for:

- **Contents**
- **Glass and Sanitary Ware**
- **Money**
- **Personal Accident Assault**
- **Business Interruption**
- **Employers, Public and Products Liability**
- **Goods in Transit**

The following optional covers are also available:

- **Buildings**
- **Refrigerated Stock**
- **Loss of Licence**
- **Treatment Risks**

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description	Cover
<p>Section 1A – Contents Loss of or damage to stock and / or business equipment belonging to the Insured or for which they are responsible</p>	Accidental loss or damage
<p>Section 1B – Glass Accidental damage to fixed glass or sanitary ware at the Insured’s premises</p>	£2,000 any one occurrence
<p>Section 1C – Money Loss of money belonging to the Insured within the Insured’s premises or whilst in transit</p>	<ul style="list-style-type: none"> • Crossed Cheques, etc, £250,000 • In transit and in your premises during business hours £5,000 • In a bank night safe £5,000 • In a business premises whilst closed for business <ul style="list-style-type: none"> (a) contained in a locked safe/strongroom £2,000 (b) not locked in a safe/strongroom £500 • In the dwelling of the Insured or an authorised employee £500
<p>Section 1D – Personal Accident - Assault Bodily injury caused directly as a result of robbery or attempted robbery in the course of business</p>	<ul style="list-style-type: none"> • Death, loss of limb(s) / eye(s) or permanent total disablement £10,000 • Temporary total disablement (up to 104 weeks) £100 per week • Damage to clothing and personal effects £500
<p>Section 1E – Goods in Transit Loss or damage to goods pertaining to the business whilst in or being loaded into or onto or unloaded from any motor vehicle (excluding trailers) owned by or operated under the direct control of the Insured</p>	£2,500 any one occurrence
<p>Section 1F – Business Interruption Cover is provided for the reduction of trading profit, additional expenditure and increased cost of working following damage to your contents and / or buildings</p>	£500,000 Sum Insured with 24 month indemnity period

Significant features and benefits of the policy

continued

Description	Cover
<p>Section 1G – Legal Liabilities Indemnity is provided for legal liability incurred for damages and expenses in respect of injury or damage caused to persons (including employees) or property not owned by the Insured</p>	<ul style="list-style-type: none"> • Employers' Liability £10,000,000 any one occurrence • Public Liability £2,000,000 or £5,000,000 any one occurrence • Products Liability £2,000,000 or £5,000,000 any one period of insurance
<p>Section 2 – Buildings (Optional) Loss of or damage to the Insured's Buildings, permanent outbuildings, walls, gates, fences, landlords fixtures and fittings and / or tenants improvements</p>	Accidental loss or damage
<p>Section 3 – Refrigerated Stock (Optional) Loss or damage in respect of deterioration of frozen or refrigerated stock</p>	Mechanical breakdown or accidental failure of electricity to freezers and / or refrigerators
<p>Section 4 – Loss of Licence (Optional) Loss following the forfeiture or refusal to renew a licence</p>	Depreciation in the value of the Insured's premises and the costs and expenses in connection with any appeal
<p>Section 5 – Treatment Risk (Optional) Liability arising out of treatments undertaken by the Insured</p>	£250,000 any one occurrence
<p>Significant features and benefits of the policy</p> <ul style="list-style-type: none"> • Seasonal stock sum insured increase – Christmas and Easter • Replacement of locks following theft of keys – up to £1,000 • Automatic reinstatement of sum insured following a loss • Index linking • Loss of metered water or heating oil up to £2,500 • Outstanding debit balances up to £25,000 • Suppliers extension up to £25,000 • Cross liabilities • Contingent motor liability cover • Damage to underground services • Health and Safety at Work Act legal fees and costs • Option to pay by instalments • 24/7 claims helpline • 24 hour business legal helpline 	

Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy and where they can be found. For full details of the exclusions, please refer to the policy document.

Description	See Policy Document
<p>Section 1A: Contents</p> <ul style="list-style-type: none"> • Theft not involving forcible and violent entry or exit from the premises • Theft from outbuildings • Damage caused by mechanical or electrical breakdown • Damage to business files resulting from erasure or distortion of information on computer systems or other records • Damage resulting from dishonesty by the Insured or an employee • Damage to tills unless they are left open whenever the premises are closed • Subsidence ground heave or landslip (unless specifically extended) • Acts of Terrorism (unless specifically extended) • The first £250 of each and every loss or damage 	<p>Page 16</p> <p>Page 20</p> <p>Page 21</p> <p>Page 21</p> <p>Page 21</p> <p>Page 21</p> <p>Page 21</p> <p>Page 11</p> <p>Page 11</p>
<p>Section 1B: Glass</p> <ul style="list-style-type: none"> • Damage to fixed glass or sanitary ware in vacant or unoccupied portions of the premises • Damage caused by scratching or chipping • Damage to glass already cracked at the commencement of insurance of this section • Damage to glass and sanitary ware forming part of the Insured's stock • The first £250 of each and every loss or damage 	<p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 22</p> <p>Page 11</p>
<p>Section 1C: Money</p> <ul style="list-style-type: none"> • Loss or theft from an unattended vehicle • Damage resulting from a safe or strongroom being opened by the use of a key or combination code through the key combination having been left on the premises while closed for business • Damage resulting from dishonesty by the Insured or an employee • Damage to money belonging to the Post Office • The first £100 of each and every loss or damage 	<p>Page 24</p> <p>Page 24</p> <p>Page 24</p> <p>Page 24</p> <p>Page 11</p>
<p>Section 1E: Goods in Transit</p> <ul style="list-style-type: none"> • Damage to livestock • Damage caused by inadequate packing • Damage caused by theft or attempted theft from any unattended vehicle unless <ul style="list-style-type: none"> (a) the vehicle is securely locked (b) Between the hours of 9pm and 6am the vehicle is kept in a locked building • The first £100 of each and every loss or damage 	<p>Page 27</p> <p>Page 27</p> <p>Page 27</p> <p>Page 11</p>

Significant and unusual exclusions or limitations of the policy

continued

Description	See Policy Document
<p>Section 1F: Business Interruption</p> <ul style="list-style-type: none"> Subsidence ground heave or landslip (unless specifically extended) Acts of Terrorism (unless specifically extended) 	<p>Page 21</p> <p>Page 11</p>
<p>Section 1G: Legal Liabilities</p> <ul style="list-style-type: none"> Injury or damage due to the giving of advice or treatment or dispensing of medicine Injury or damage caused directly or indirectly from gradual pollution or contamination Injury or damage caused by the use, removal, disposal, sale or storage of asbestos Injury or damage caused by products knowingly supplied to the USA or Canada 	<p>Page 37</p> <p>Page 37</p> <p>Page 37</p> <p>Page 38</p>
<p>Section 2: Buildings</p> <ul style="list-style-type: none"> Subsidence ground heave or landslip (unless specifically extended) Acts of Terrorism (unless specifically extended) Damage to fences or gates caused by storm or flood The first £250 of each and every loss or damage 	<p>Page 41</p> <p>Page 11</p> <p>Page 41</p> <p>Page 11</p>
<p>Section 3: Refrigerated Stock</p> <ul style="list-style-type: none"> Damage caused by wilful neglect of the Insured or any employee The first £100 of each and every loss or damage 	<p>Page 43</p> <p>Page 11</p>
<p>Section 4: Loss of Licence</p> <ul style="list-style-type: none"> Any cause within the control of the Insured Any surrender, reduction or redistribution of licences due to Town and Country planning improvement Any alteration in the law affecting the grant surrender or forfeiture of or refusal to renew the licence 	<p>Page 45</p> <p>Page 45</p> <p>Page 45</p>
<p>Section 5: Treatment Risk</p> <ul style="list-style-type: none"> Damage due to treatments manufactured by the Insured or an employee Treatment Risk The use of sunbeds or solariums Any treatment carried out by anyone other than a qualified operator or under the supervision of a qualified operator Damage caused by treatment other than those stated in the policy wording 	<p>Page 46</p> <p>Page 47</p> <p>Page 47</p> <p>Page 47</p>

How to contact us to make a claim

Should you need to make a claim, **MMA Commercial Care Line** will manage all aspects of the claim for you from the time it is reported.

MMA Commercial Care Line

- Dedicated telephone number – **0844 902 0790**
- Dedicated fax number – **0845 604 8628**
- In writing to – **Commercial Care Line, PO Box 471, Cardiff CF10 3WJ**

MMA Commercial Care Line is a service exclusive to MMA Insurance and is operated **24 hours a day, 365 days a year** by staff trained in managing commercial claims.

They can:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of goods lost or stolen using the latest product information.
- Take control of the management of claims from start to finish.

How to cancel your policy

You may cancel the policy, by giving a written instruction to us at any time.

You have a statutory right (under Financial Services Authority rules) to cancel your policy during a period of 14 days from the day of purchase of the contract.

If you exercise this right, you will be entitled to a refund of the premium paid subject to a deduction for the period for which you received cover, and in addition we will charge an administration fee of £25.

To exercise your right to cancel, please contact your insurance advisor at the address shown on your policy schedule.

How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things do go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, MMA Insurance plc, Norman Place, Reading, RG1 8DA.

Telephone: 0844 902 1000.

Via website: mma-insurance.com

Full details of the MMA Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded via our website.

If you should remain dissatisfied, once MMA has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. www.fscs.org.uk.

www.mma-insurance.com

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MMA Insurance plc

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