

PRODUCT COMPARISON GUIDE **(INTERNAL BROKER USE ONLY)** FOR SHOPS INSURANCE PRODUCTS



PROVIDER	COBRA U/W	ALLIANZ	AXA	NIG	NU	RSA
PRODUCT	SHOPS	COMPLETE RETAILER	SHOPS	RETAILER	SHOP	ENTERPRISE SHOP
DIRECT DEBIT MANDATE FEE	5.5%	4%	7%	8% (5% Partner)	6%	0%
CONTENTS ALL RISKS COVER	Standard	Standard	Standard	Optional	Standard	Standard
MAXIMUM CONTENTS SUM INSURED	£1,000,000	£350,000	£1,000,000	£1,000,000	£750,000	£500,000
LOSS OF METERED WATER	£5,000	No	£2,500	£5,000	£10,000	£2,500
TRACE AND ACCESS	£25,000	No	£25,000	No	£10,000	£2,500
CONTENTS SEASONAL INCREAS	25%	20%	25%	25%	30%	50%
UNDERGROUND SERVICES	Within buildings SI	Within buildings and contents SI	Within buildings SI	Within buildings & contents SI	Within buildings & contents SI	Within buildings SI
LOCK REPLACEMENT – PROPERTY	£1,000	£1,000	£500	£1,000	£1,000	£1,000
CONTENTS EXCESS – STANDARD	£250	£250	£300	£200	£250	£250
GLASS SI LIMIT	Unlimited	Within contents SI	Unlimited	Unlimited	Unlimited	Within contents SI
STOCK IN TRANSIT	Standard	Standard	Standard	Standard	Standard	Standard
STOCK IN TRANSIT – STANDARD SI	£2,500*	£2,500	£2,000*	£2,000	£2,500	£2,500
FROZEN FOOD COVER	Standard	Standard	Standard	Standard	Optional	Standard
FROZEN FOOD – STANDARD SI	£5,000	£1,000	£2,000*	£15,000	Optional	£2,000
BI SI – OWN PREMISES	3 x contents SI or £500,000*	£600,000	3 x contents SI or £500,000*	£500,000	£600,000	£1,500,000*
BI INDEMNITY PERIOD (MONTHS)	12, 24, 36	24	12, 24, 36	24	24	24
BI – BOOK DEBTS SI	£10,000*	£50,000	£10,000	£10,000	£5,000	£5,000
BI – SUPPLIERS LIMIT	10% of SI	£10,000	5% of SI up to £25,000	£50,000	£25,000	£150,000
LOSS OF LICENCE COVER	Standard	Optional	Standard	Optional	Optional	Standard
LOSS OF LICENCE – STANDARD SI	£100,000	£100,000	£100,000	Selectable	£200,000	£100,000*

PROVIDER	COBRA U/W	ALLIANZ	AXA	NIG	NU	RSA
EMPLOYERS LIABILITY	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000	£10,000,000
PUBLIC LIABILITY	£2,000,000*	£2,000,000	£2,000,000*	£2,000,000	£2,000,000	Selectable
PRODUCTS LIABILITY	£2,000,000*	£2,000,000	£2,000,000*	£2,000,000	£2,000,000	Selectable
MONEY ON PREMISES – STANDARD LIMIT	£5,000	£3,000	£5,000	£3,000	£2,500	£4,000*
MONEY IN TRANSIT – STANDARD LIMIT	£5,000	£3,000	£5,000	£3,000	£2,500	£4,000*
MONEY IN SAFE – STANDARD SI	£2,000	£1,000	£1,000	£3,000	£1,500	£2,000
ASSAULT – DEATH BENEFIT	£25,000	£25,000	£10,000	£10,000	£10,000	£10,000
BUILDINGS COVER	Optional	Optional	Optional	Optional	Optional	Optional
BUILDINGS ALL RISKS	Standard	Standard	Standard	Optional	Standard	Standard
BUILDINGS – SUBSIDENCE	Optional	Optional	Optional	Optional	Optional	Standard
BUILDINGS EXCESS – STANDARD	£250	£250	£300	£200	£250	£250
COMPUTER COVER	Optional	No	Optional	Standard	No	No
COMPUTER SI	£75,000	None	Selectable	£50,000	None	None
COMPUTER COVER BASIS	Breakdown	None	Breakdown	Breakdown	None	None
PERSONAL ACCIDENT COVER	No	No	No	Optional	Optional	Optional
PERSONAL ACCIDENT – DEATH BENEFIT	None	None	None	£10,000	£5,000	£10,000
LEGAL EXPENSES COVER	Standard	Standard	Standard	No	Standard	Optional
LEGAL EXPENSES – STANDARD SI	£100,000**	£50,000	£50,000	None	£500,000	£100,000**
EMPLOYEE DISHONESTY COVER	Optional	Standard	Optional	No	Optional	Optional
EMPLOYEE DISHONESTY – MAX SI	£5,000	£7,500	£5,000	None	£25,000	£100,000
TERRORISM	Optional	Optional	Optional	Optional	Optional	Optional
HELP – REPAIRERS	Yes	No	Yes	Yes	Yes	Yes
HELP – LEGAL	Yes	Yes	Yes	Yes	Yes	Yes

PROVIDER	COBRA U/W	ALLIANZ	AXA	NIG	NU	RSA
NCD	Yes	Yes	No	No	No	No
MIN SECURITY CONDITION	Yes	Yes	Yes	Yes	Yes	Yes

Notes - * - Higher sums may be selected

** - Maximum £1,000,000 per year

*** - Low claims discount

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Please note:

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