



Shop and Salon Insurance Summary of Cover

Cover tailored to meet the needs of the retail and beauty industries.

This is a summary which highlights the key covers, features and exceptions of the policy. It does not contain the full terms and conditions. Full details of the cover provided and the exceptions and limitations which apply can be found in the policy wording and your policy documentation.

Some of the covers summarised in this document are optional and these are clearly marked as such. Your schedule will show you which covers you have chosen to include.

Who is the Insurer?

The Insurer of the policy is Aviva Insurance Limited.

Why Choose Aviva?

We are proud of providing clear, fair and comprehensive products which provide valuable protection and above all, give you the peace of mind that we are here to support you should the worst happen:

- Policy documentation written in simple language clearly stating what is and isn't covered
- Automatic increases to some property sums insured, providing you with an extra layer of protection at no extra cost
- Simple cover limits with few inner limit restrictions
- Average free cover under the Property Damage Section – we will not reduce the amount of any claim if the sums insured you have selected are not adequate (subject to maximum sum insured payable)
- Flexibility at the time of a claim – we will pay up to the combined sum insured for your stock, contents and tenants improvements in the event of a claim for one or any combination of these items, and not just up to the individual item sum insured
- Free of charge business interruption cover enhancements providing you with even more support to help rebuild your business following a loss
- Public and Products Liability cover limit of £5m as standard
- As a Shop and Salon policyholder you have access to our Legal and Tax, Risk Services and Counselling Helplines and some valuable websites to help you manage your business better – www.aviva.co.uk/redtape www.aviva.co.uk/yourbusiness/risk-management.

Claims Helpline (24 hours) – 0800 015 1498

What's Covered



Cover for damage to your buildings and the contents of your shop or salon. You choose whether you would like to insure your property on an Insured Events plus Accidental Damage or a Specified Insured Events basis.

Specified Insured Events – includes loss or damage from specific causes such as fire, lightning, explosion, aircraft, riot, civil commotion and malicious damage, earthquake, underground fire, spontaneous combustion, escape of water/oil, impact and theft or attempted theft.

Insured Events plus Accidental Damage – includes all of the above plus accidental damage.

Cover also includes:

- Loss or damage to your property on your premises or whilst temporarily removed anywhere in the European Union up to the sum insured shown in your schedule
- Automatic 20% increase to your Buildings Sum Insured (where cover selected) at no extra cost, providing an extra layer of protection
- Breakage of glass including the costs of boarding up
- An uplift of 20%, or to a minimum of £25,000, for your combined stock, contents and tenants improvements sums insured, providing you with extra cover at no extra cost and more flexibility at the time of a claim
- Loss of money
 - From your premises during business hours, or while in transit or a bank night safe – £3,500
 - From a locked safe – £3,500
 - After business hours not in a safe or lost from your or your employee's home – £500
- Up to your contents sum insured for Trade Samples and goods held in trust
- Seasonal increase of 30% for stock
- Option to cover Buildings, Tenants Improvements, Stock in Transit, Frozen Foods, Subsidence and Terrorism.

What's Not Covered



Please refer to the Property Damage section of your policy wording and the combined Property Damage and Business Interruptions Exceptions for full details of what is not covered and/or any limitations that apply.

You are not covered for:

- Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
- Mechanical or electrical breakdown or derangement
- Unexplained losses, fraud or dishonesty
- Theft or attempted theft by any person lawfully on the premises, where you or your partners, directors, employees or household members are involved
- Theft from any building not capable of being locked, or from open areas of the premises
- Theft or attempted theft not involving forcible and violent entry
- Loss of money not discovered within seven days of the loss, or as a result of clerical or accounting error or omissions
- Damage while your buildings are unoccupied due to
 - escape of water from tanks and pipes
 - malicious persons (other than in relation to fire and explosion)
 - breakage of glass
- Damage to your moveable property in the open caused by wind, rain, hail, sleet, snow, flood or dust
- Changes in the water table and frost damage
- Damage more specifically insured by you or on your behalf
- The first part of any claim (your excess).

What's Covered



Covering you for additional expenses incurred and a reduction in income caused as a result of an insured loss covered under the Property Damage Section.

Cover includes:

- A minimum cover limit of £1,000,000 with a standard 36 month indemnity period
- Up to £50,000 for Additional Increased Costs of Working enabling you to incur reasonable extra expenses which are needed to maintain your business in the medium to long term.

Also provided as standard under this section:

- Up to £50,000 for
 - damage at your suppliers premises
 - replacing employees following a lottery win
 - loss of book debts as a result of your business records being lost, destroyed or damaged due to an insured event
 - enforced closure due to a specified disease occurring at the premises or within five miles of its' boundary
 - accidental failure of telecommunications at the premises lasting at least 24 hours
 - accidental failure of electricity, gas or water at the premises lasting at least 30 minutes
 - damage to property or premises within one mile of the boundary of your premises which causes a loss of income directly as a result of a reduction in customers visiting the area
 - damage to your property in transit
- Option to extend cover to include Book Debts, Loss of Licence and Terrorism.

What's Not Covered



Please refer to the Business Interruption section of your policy wording and the Combined Property Damage and Business Interruption Exceptions for full details of what is not covered and/or any limitations that apply.

You are not covered for:

- Losses excluded under the Property Damage Section
- Erasure or distortion of data caused by Damage to the equipment on or in which the data is processed or recorded
- Any Policyholder that has
 - agreed a proposal for a voluntary arrangement for a composition of debts or a scheme of arrangement in accordance with the Insolvency Act 1986
 - an application made under the Insolvency Act 1986 to the court for the appointment of an administrator
 - had a winding up order made or has an administrative receiver or provisional liquidator or receiver appointed.
- In respect of enforced closure due to specified disease – any costs incurred in cleaning, repair, replacement, recall or checking of property.



Employers' Liability

What's Covered



Provides you with protection against your legal liabilities for bodily injury to your employees, up to a limit of indemnity of £10,000,000 including costs and expenses.

Cover includes:

- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation, and from any offence arising under the Corporate Manslaughter and Corporate Homicide Act 2007
- Work experience and government scheme trainees
- Worldwide cover for employees normally resident in the UK who are temporarily working overseas
- Court attendance costs – up to £500 per day for Court Attendance at our request by any director, partner or Employee.

What's Not Covered



Please refer to the Employers' Liability section of your policy wording for full details of what is not covered and/or any limitations that apply.

You are not covered for:

- Work in or on or travel to or from any offshore installation or support vessel
- Bodily Injury to an Employee carried in or on, entering or alighting from a vehicle where any road traffic legislation requires insurance or security
- Terrorism cover is limited to £5,000,000 per event.

What's Covered



Protects you against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Cover includes your legal liability for:

- Leased and rented premises
- Wrongful eviction
- Legal costs and expenses in defending prosecutions under
 - all relevant health and safety legislation
 - any offence arising under the Corporate Manslaughter and Corporate Homicide Act 2007
 - any breach of Part II of the Consumer Protection Act 1987 or Part II of the Food Safety Act 1990
- Court attendance costs – up to £500 per day for Court Attendance at our request by any director, partner or Employee.

The cover under this section extends to include:

- Personal liability of employees and directors working overseas
- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- Employees' and visitors personal belongings.

For Salon based trades, this cover can normally be extended to include the Professional Treatments you may provide.

What's Not Covered



Please refer to the Public and Products Liability section of your policy wording for full details of what is not covered and/or any limitations that apply.

You are not covered for:

- Work in or on or travel to or from any offshore installation or support vessel
- Exposure to, or inhalation of, or fears of the consequences of exposure to or inhalation of, Asbestos
- Costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos
- Pollution unless caused by a sudden, identifiable, unintended and unexpected incident
- Liquidated damages, penalty clauses, fines or punitive damages
- Loss or damage to property in your custody or control or to products supplied
- Bodily Injury or Damage to Property arising from professional neglect, errors, omissions in or advice given by or on behalf of the insured
- Recalling or making refunds in respect of products supplied
- The first £250 of each and every claim for loss of or damage to hired or rented premises
- Terrorism cover is limited to £2,000,000 per event.



What's Covered



Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.

Cover includes:

- **Property Protection**
Protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass.
- **Legal Defence**
Defence for you or an employee acting on your behalf if any criminal action (non-motor) or certain civil action is taken against you in connection with your business. Includes prosecution under health and safety legislation and data protection rules.
- **Contract Disputes**
Cover to negotiate disputes relating to an agreement or alleged agreement you have entered into with a customer or supplier for the purchase or sale of goods or service where the amount in dispute exceeds £250. A claim must be made within 90 days of the money becoming due and payable.
- **Debt Recovery**
Negotiating your legal rights to recover money and interest due from the sale or provision of goods or services where the amount in dispute exceeds £250. A claim must be made within 90 days of the money becoming due and payable.
- **Tax Protection**
Representation in investigation and/or appeal proceedings in respect of a Tax Enquiry, Employer Compliance Dispute or a VAT Dispute. Cover applies only to tax claims which arise in direct connection with the activities of the business shown in your schedule.
- **Employment Disputes and Compensation Awards**
Defence of your legal rights under employment legislation, and following a successful action by an employee, or a prospective, alleged or ex employee, we will pay any compensation award made

What's Not Covered



Please refer to the Commercial Legal Protection section of your policy wording for full details of what is not covered and/or any limitations that apply.

You are not covered for:

- In respect of Legal Defence – Criminal Prosecution and/or Disciplinary Hearings, any claim which leads to the insured person being prosecuted for infringement of road traffic laws or regulations in connection with the ownership, driving or use of a motor vehicle
- In respect of Contract Disputes
 - The cover, claims process or settlement payable under an insurance policy, or the recovery of money and interest due from another party, other than where they intimate that a defence exists
 - Disputes with an insured person or former insured person relating to their contract of employment with you, or disputes arising from a breach or alleged breach of professional duty by an insured person or former insured person
- In respect of Debt Recovery, the settlement payable under an insurance policy, or the recovery of money and interest due from another party where they intimate that a defence exists
- In respect of Tax Protection
 - Claims caused by your failure to register for Value Added Tax and/or PAYE
 - Claims arising from investigations by HM Revenue and Customs Special Investigations Section, Special Civil Investigations, Criminal Investigation Unit, Criminal Taxes Unit, under Public Notice 160 or by the Revenue and Customs Prosecution Office
- In respect of Employment Disputes, any claim for damages for personal injury or loss of or physical damage to material property



What's Covered



- **Service Occupancy**
Cover to negotiate your legal rights against an insured person or former insured person to recover possession of premises owned by you or for which you are responsible
- **Bodily Injury**
Cover to negotiate your, your employees' or family members' legal rights, following bodily injury (non-motor related) which occurs in connection with the business)
- **Statutory Licence Protection**
Appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, change or refusal to renew your statutory licence.

What's Not Covered



You are not covered for:

- In respect of Service Occupancy, any claim relating to defending your legal rights other than defending a counter claim
- In respect of Bodily Injury
 - any claim relating to any illness or bodily injury which develops gradually or is not caused by a specific or sudden incident
 - an insured person's injury or death in a motor vehicle whilst being driven by an insured person or their family members
- In respect of Statutory Licence Protection, any licence appeal which relates to the ownership, driving or use of a motor vehicle
- Costs and expenses where prospects of success do not exist for the duration of the claim
- Claims which are not reported within 180 days of you becoming aware of an incident
- Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim
- Compensation awards unless you have followed the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment
- Costs and expenses in respect of redundancies, unless you have followed the advice of the legal helpline prior to serving notice of dismissal.

If a solicitor is required to deal with your legal problem, we will appoint one from the approved panel. These solicitors have been carefully chosen as experts in the areas of law covered by the policy and are required to comply with strict service standards.

OPTIONAL SECTIONS



Employee Dishonesty

What's Covered



Cover for your business against loss of money or other property caused directly by fraud or dishonesty committed by your employees. The cover limit is £25,000.

Cover includes:

- The costs of any professional audit fees incurred with our consent to substantiate the amount of any claim – up to £2,500.

What's Not Covered



Please refer to the Employee Dishonesty section of your policy wording for full details of what is not covered and/or any limitations that apply.

You are not covered for:

- Loss caused by any employee
 - whom you do not have the right to supervise or and direct
 - subsequent to your discovery of actual or suspected dishonesty of the employee
 - which is covered under Property Damage cover items Money and Assault
- Consequential loss
- The first part of any claim (your excess).



Personal Accident

What's Covered



24 hour cover for you and your employees (up to the age of 75) for accidental bodily injury resulting in death, or permanent or temporary disablement.

One unit of cover provides:

- £5,000 for death and capital benefits
- £50 per week for temporary total disablement
- £25 per week for temporary partial disablement.

A maximum of ten units per person can be taken.

What's Not Covered



Please refer to the Personal Accident section of your policy wording for full details of what is not covered and/or any limitations that apply.

You are not covered for:

- The Insured Person suffering from any disability due to a gradually operating cause
- Suicide or attempted suicide
- Deliberate exposure to danger
- The Insured Person's own criminal act or being declared in a state of insanity
- Taking part in certain hazardous activities
- The effects of alcohol or drugs (other than as prescribed by a doctor) or any treatment for drug addiction.

Important Questions Answered

How long does my shop and salon insurance run for?

Your policy will remain in force for 12 months from the start date (or as otherwise shown in your Schedule) and for any period for which you renew your policy, as long as you continue to pay your premium.

What happens if I buy the insurance and then decide I don't want the cover?

There are no statutory cancellation rights under this policy. There is however a right to cancel on 30 days' notice under Policy Condition – Cancellation.

How do I make a claim?

Should you need to make a claim under this policy please call our claims line on 0800 015 1498, our line operates 24 hours a day, 365 days a year. Please quote your policy number when calling.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations depending on the type of insurance and the circumstances of your claim.



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