



Shop Insurance

Summary of Cover

An Insurance Package for Retailers and Franchises.

Why choose our Shop Insurance Package?

The AXA Shop Insurance Package offers you generous levels of standard cover plus many optional extras.

Tailor-made for Your Business – Our Shop Insurance Package provides a combination of standard and optional covers to best meet your needs.

Keeping Your Business Running – We offer “Business Interruption” cover as standard because we know that over 80% of businesses go bankrupt after a serious fire if they are not properly covered.

Someone to Help You When You Need It – We realise that accidents and incidents don’t only happen between 9 and 5. That’s why we have set up a 24 hour Claims, Emergency and Legal helplines to ensure there’s someone to help you when you need it most.

Inflation Protection – We take away the burden of keeping your contents (and buildings, if they are included in this Policy) sums insured in line with inflation – we use recognised independent price indices to amend your sums insured to reflect inflation.

Glass Replacement Service – Broken glass? Not to worry, our 24 hour replacement service can fix windows, doors or partitions. Just call us and assistance can be provided.

Seasonal increases – We recognise that certain times of the year are particularly busy for you and you may need to stock up for the extra trade. To help you, we give you a free extra 25% on top of your stock sum insured during November, December, the first two weeks of January, and 30 days prior to Easter Day.

Spreading your cost – You can take up the option to pay your annual premium by monthly direct debit – helping you to manage your cashflow. There may be a charge associated with this. Please speak to Us or your Insurance Broker for details.

Expert Claims Management – We take on the burden of negotiating with third parties on your behalf, allowing you to concentrate on running your business.



Policy Summary

This document is a summary of the insurance cover provided by our Shop Insurance Package and, as such, it does not contain the full terms and conditions of your insurance Package. You can find the full terms and conditions of the product in the Policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

Features and Benefits			
Cover applies to the Republic of Ireland and Northern Ireland where indicated in the Policy and additionally in respect of Business Liability to temporary visits abroad excluding off-shore			
Buildings and Contents			
Cover Offered	Standard Cover	Optional Cover	Policy reference
"All Risks" cover being subject to certain exclusions	✓		Page 10 & 12
Automatic Reinstatement of Sum Insured following a loss	✓		Page 21
Fire Brigade attendance fees	€6,500		Pages 11 and 17
Contents			
Replacement values on Contents and Stock on market value basis	Up to amount nominated by the Insured		Page 19
Stock including		Extra amounts if required	Page 12
• wines and spirits	€1,000		
• cigarettes and tobacco	€1,000		
Accidental Glass Breakage of fixed glass and sanitaryware	€750		Page 14
Damage to signs (excluding neon signs)	€750		Page 15
Loss of or damage to goods in transit in your own vehicle	€5,000	Increased cover available (Maximum Limit €7,500)	Page 15
Replacement of locks and keys following theft	€750 in any one period of insurance		Page 15
Computer Breakdown			
Breakdown or failure of computer equipment, or loss/damage to computer records	€5,000		Page 39

Features and Benefits

Contents

Cover Offered	Standard Cover	Optional Cover	Policy reference
Loss of money <ul style="list-style-type: none"> • Premises during business hours, in transit and in a Bank Night Safe • Premises out of Business Hours • Business owner or Authorised Employee residence • Crossed Cheques and non negotiable money • Gaming, amusement or vending machines 	€10,000 €2,500 in safe / €500 out of safe €500 €350,000 €500		Pages 15 and 16
Loss of freezer contents cover being subject to certain exclusions	€3,000	Increased cover available (Maximum Limit €7,500)	Page 17
Automatic seasonal increase for Christmas and Easter	Stock Sum Insured increased by 25%		Page 17
Loss or damage to Contents while providing outside catering	€3,000		Page 17
Loss of metered water	€3,000		Page 17
Damage to landscaped gardens caused by Emergency Services	€1,500 in any one period of insurance		Page 17
If buildings are insured:			
Replacement value of Buildings (including Debris Removal, Architects and Surveyors' fees)	Up to amount nominated by the Insured	Increased inflation protection up to a nominated amount	Pages 10 and 11 Page 49 (Inflation Protection)
Damage to cables, drains and underground pipes	✓		Page 11
Subsidence Cover		✓	Page 50
Cover for tracing and making good leaking underground pipes, drains and cables	€15,000 any one shop any one period of insurance		Page 11
Other covers available:			
Theft by employees		€5,000 in any one period of insurance	Page 52
"All Risks" on specified items (subject to certain exclusions) anywhere in the Republic of Ireland and up to 14 days worldwide		✓	Page 22

Features and Benefits

Employee Protection

Cover Offered	Standard Cover	Optional Cover	Policy reference
Assault to your employees following robbery or attempted robbery • Death • Total loss or permanent and total loss of use of one or more limbs • Total and irrecoverable loss of all sight in one or both eyes • Temporary total disablement from engaging in usual occupation • Damage to clothing and personal effects • Maximum compensation for 1 incident 1 person	€10,000 €10,000 €10,000 €100 per week for up to 104 weeks €500 €10,400		Pages 16 and 17

Business Interruption

Loss of Business Income resulting from damage covered under Contents	3 times the contents sum insured or €750,000 whichever is the greater - up to 12 months period	Up to 36 months period	Page 24
Cover for outstanding debts where business accounts are lost due to damage covered under Contents	€10,000		Page 27
Loss of Business Income as a result of damage at Suppliers premises	5% of Sum Insured or €25,000 whichever is the greater		Page 26
Loss of Business Income as a result of damage at Public Utility Suppliers premises	Up to sum insured		Page 26
Loss of Business Income resulting from denial of access to premises as a result of damage to other property in the vicinity	Up to sum insured		Page 25
Loss of Business Income as a result of murder / suicide at the premises or a human notifiable disease (excluding AIDS) being manifested within a 40 kilometers radius of the premises	Up to sum insured		Page 25
Automatic Reinstatement of Sum Insured following a loss	✓		Page 25

Loss of Licence

Loss of sales (less relative purchases) directly attributable to the loss of the liquor licence, and the reduction in the value of the shop – subject to certain exclusions	€100,000		Page 29
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Features and Benefits

Business Liability			
Cover Offered	Standard Cover	Optional Cover	Policy reference
Employers Liability	€13m		Page 32
Public Liability	€3m	€6.5m	Page 33
Products Liability	€3m any one period of insurance	€6.5m any one period of insurance	Page 33
Cover for legal costs in respect of prosecutions under the Safety Health and Welfare at Work Act 2005/ Consumer Information Act 1978.	✓		Page 34
Personal Liability whilst abroad on business	✓		Page 36
Legal liability incurred as tenants	✓		Page 36
Indemnity to principal	✓		Page 37
Compensation for required Court Attendance	€50 per day per employee €100 per day per Director / Partner		Page 37
Hairdressers Treatment Risk		€1m	wording available
Legal Expenses			
Claims made during Period of Insurance	€75,000 per claim & €750,000 per Period of Insurance		Page 41
Covers			
Contract disputes for amounts between €375 and the upper limit of the District Court.	✓		Page 41
Employment disputes	✓		Page 41
Criminal Prosecution defence	✓		Page 42
Property disputes	✓		Page 42
Data protection/Tax protection	✓		Page 43
Statutory licence appeals	✓		Page 44

Significant Exclusions and Limitations

Significant Exclusions and Limitations	Applies to
Minimum security conditions apply to this Policy	Buildings & Contents and Business Interruption
Keys must be removed from shop when closed for business unless the Insured or an employee live on the premises	Buildings & Contents and Business Interruption
Special terms apply to empty buildings – you must advise AXA immediately any premises becomes unoccupied	All covers
Before any Legal Expenses are incurred the Insured must consult the Legal Advice Helpline to ensure that the expenses will be sanctioned	Legal Expenses
Special terms apply to Stock stored in basement/cellar	Contents
Stock shortages and pilfering	Contents
Money in transit limited to €4,000 per person	Contents
Money the property of the Post Office	Contents
Employee Protection cover in respect of any premises incorporating a Post Office	Contents
Date Recognition Exclusion	All covers
Computer or data processing equipment operator error, virus or hacking	All covers except Legal Expenses, Business Liability & Loss of Licence
Terrorism Exclusion (some cover available as an optional extra)	All covers
Theft not involving entry to or exit from the premises by forcible and violent means	Buildings & Contents, All Risks and Business Interruption
Theft of goods while in transit unless the vehicle is securely locked (and is garaged in secure and enclosed premises at night)	Contents & All Risks
Freezer contents cover excludes 20% of any loss where the cabinet is over 10 years old	Contents
Bursting of non domestic steam boilers	Buildings & Contents and Business Interruption
Gradually operating causes eg. rust, rot, corrosion and gradual pollution	Buildings & Contents, Business Interruption and Public Liability
Mechanical or electrical breakdown of machinery	Buildings & Contents and Business Interruption
Fines and penalties imposed	Business Liability covers
Liability assumed by agreement	Public Liability
Liability for which compulsory motor insurance is required	Employers' and Public Liability
Liability incurred while working away from insured premises other than when undertaking catering activities	Employers' and Public Liability
Damage to property in your custody/cost of remedying defects in products supplied	Public Liability
Products knowingly exported into USA and Canada	Public Liability
Punitive/exemplary/aggravated/additional/compensatory damages awarded in USA and Canada	Public Liability
Acts committed prior to commencement of cover	Theft by Employee optional cover
Loss or damage to property resulting from a process involving heat application	All covers
Injury or loss or damage arising from ownership or use of any firearm or sporting gun	All covers

Excesses	
Policy Excesses	
Building and Contents	
(i) Storm, Flood, Escape of Water, Riot, Civil Commotion, Theft and Accidental Damage	€300 (total any one loss)
(ii) All other losses	Nil
Glass	€100
Computer breakdown	€300
Business Equipment All Risks	€300
Subsidence minimum excess (optional cover)	€1,500
Theft by Employee (optional cover)	€300
Tenants' liability	€300
Legal Expenses	€375

Other things you should know

How long the policy lasts

Your policy will run for 12 months from the date and time shown in the schedule. If we agree to provide cover for less than 12 months, the schedule will show when your policy ends.

Your rights to cancel

If you are unhappy with your new policy you can cancel within 14 days (cooling off period) by giving notice in writing to us.

If the cooling off period has expired, you can cancel the policy at anytime by giving 14 days notice in writing to us.

In either case, you will be entitled to a proportionate return of the premium provided no claims have been made under the policy. A minimum charge of €50 will apply if the policy is cancelled during the cooling off period.

Our rights to cancel

We may at any time cancel the policy by giving 14 days notice in writing. You will be entitled to a proportionate return of the premium provided no claims have been made under the policy. A minimum charge of €50 will apply.

The law and language of the contract

Both you and we can choose the law within the European Union which applies to the contract. We propose that the law of the Republic of Ireland will apply. The language used in this policy and in communications relating to it will be English.

Terms and conditions

As with all insurance contracts, certain terms and conditions will apply.

Whether the product is suitable

Please read this document to make sure the policy meets your needs. If you find that your cover is unsuitable, please contact us or your Broker and we will be happy to discuss another product with you.

Sums Insured

Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this will result in the amount that we pay you in the event of a claim being reduced.

Fraud

You are under a duty to tell us all facts likely to influence how we assess and if we accept your proposal. If you do not, we may cancel your policy, declare the contract to be void and refuse to pay any claim under the policy as well as any other rights we may have under the policy. It is in your own interest to mention these facts. If you are in any doubt whether certain facts are important, please ask us.

Caring For You

There may be times when you feel you do not receive the service you expect from us.

This is our complaints process to help you.

- For a complaint about your policy, contact your Broker (if any) or your local AXA Insurance branch.
- For a complaint about your claim, contact our claims action line on 1890 24 7 365.

If we cannot sort out your complaint, you can contact our Customer Care Department on 1890 211850 or:

- email: axacustomer@axa.ie; or
- write to AXA Insurance, Customer Care, Freepost, Dublin 1.

If you are unhappy with the way we have dealt with your complaint, you may be able to refer to:

- the Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Lo Call: 1890 88 20 90. Fax: 01 6620890.
Email: enquiries@financialombudsman.ie Website: www.financialombudsman.ie;
- the Irish Insurance Federation on 01 6761914.

Our promise to you

- We will reply to your complaint within seven days.
- We will investigate your complaint.
- We will keep you informed of progress.
- We will do everything possible to sort out your complaint.
- We will use feedback from you to improve our service.

