

Retailers Policy Summary

This Policy Summary provides a summary of the features, benefits and significant exclusions or limitations of the cover provided by the NPA Insurance Ltd Retailers Insurance Policy, which is underwritten by Zurich Insurance plc. The full terms, conditions and exclusions can be found in the policy booklet, a copy of which is available on request from NPA Insurance Ltd, PO Box 530, Wakefield, WF1 9DL. Tel: 0800 496 0426.

The contract is based on information given to us on your Statement of Insurance. Your policy will normally run for 12 months unless you or we choose to cancel. You must tell us of any changes to the information, as non disclosure of such information may invalidate your insurance. If you are not sure whether a fact is material, you should let us know anyway. This document does not form part of the contract between us.

Under European Law, you and we may choose which law will apply to this contract. This contract shall be governed by, and interpreted in accordance with, English Law unless both parties agree otherwise. The contract shall be subject to the exclusive jurisdiction of the English Courts.

The contract is made up of:-

- the **policy**, which gives full details of the terms and conditions;
- the **schedule**, which shows the period of insurance, sections and sums insured that apply to the policy;
- the **statement of insurance**, which details the information provided to us that has been used to determine the terms and conditions of your insurance.

Retailers offers cover for your stock and trade contents, and automatically includes a package of various other covers such as Employer's

Liability and Business Interruption. It can also be extended to include either the buildings and or tenant's improvements depending on what you are responsible for. You choose the sum insured for your stock, trade contents and buildings/tenant's improvements, so you must ensure that the sums insured are adequate to replace the stock at trade price and the contents as new. The sum insured for buildings and tenant's improvements should be enough to cover the cost of rebuilding. In the event of a claim, if the sums insured are inadequate, then we may not be able to meet all of your claim.

Otherwise the sums insured are set, but can usually be extended to meet your needs, subject to an additional premium being paid.

All Premises should at least meet our minimum level of security or other security measures agreed by us.

The policy is subject to special conditions being met in respect of alarms, safes and keys.

Provided no claims have been made and the premiums have been paid in full by you during the previous five years, this policy will be renewed without charge, every **sixth year** of Insurance.

The policy is subject to a £200.00 excess unless stated otherwise.

Features, Benefits and Significant Exclusions or Limitations (Cover)

Trade Contents

Provides cover for your stock and business contents for accidental loss or damage at the premises.

Features and Benefits	Significant Exclusions or Limitations
<p>All risks cover including damage for fire, flood, theft and escape of water.</p> <p>Laptops (Optional extension) Cover for whilst your laptop is away from the insured premises.</p> <p>Seasonal Increase</p> <p>Replacement Locks</p>	<p>Damage caused by theft or attempted theft not involving forcible and violent means:-</p> <ul style="list-style-type: none"> a) occurring outside business hours; b) unless discovered and reported to us within 48 hours (excluding Sundays and Bank holidays) of its occurrence. <p>Collusion theft or fraud by you, a director, partner or employee of the business.</p> <p>Loss or damage due to theft or attempted theft, malicious damage or escape of water or oil occurring whilst the property is unoccupied or unattended for more than 5 consecutive days, unless it is visited every day by a responsible person.</p> <p>Clerical error or omission.</p> <p>Loss of stock contained within the refrigerator resulting from:-</p> <ul style="list-style-type: none"> ● the deliberate act of any supply authority or by the exercise by such authority of its powers to withhold or restrict supply; ● withdrawal of the supply by any supply authority consequent upon the non payment of an account or other failure by you to comply with that supply authority's contract terms; ● wilful act or neglect of your or your employee. <p>Mechanical or electrical breakdown.</p> <p>Theft from any unattended vehicle unless the vehicle has been securely locked and the item/s are out of sight.</p> <p>Stock sum insured increased by 25% for the months of September, October, November and December.</p> <p>£500 for the replacement of locks to the insured premises, safe or cabinets following loss of the keys.</p>

Business Interruption

Covers the reduction in your total income, for up to 24 months if your business suffers an interruption caused by an insured event.

Features and Benefits	Significant Exclusions or Limitations
<p>3 times the business contents and stock sum insured provided as standard with a 24 month indemnity period, with the option to increase the sum insured and the indemnity period.</p>	<p>Payable where liability has been accepted under the Trade Contents, Glass or Buildings section, or where liability has been accepted by the buildings insurers.</p>

Business Interruption cont...

Features and Benefits	Significant Exclusions or Limitations
<p>Denial of Access The result of damage by an insured event to a neighbouring property.</p> <p>Failure of Utilities</p> <p>Public Authorities Closure of whole or part of the premises by the public authority.</p>	<p>Obstruction by snow.</p> <p>Failure lasting less than 30 minutes. Up to £250 per day for a maximum of 7 days.</p> <p>Service of a compulsory purchase order or expiry of the lease.</p>

Employer's Liability

Covering your statutory responsibilities to employees. Covering amounts for which you are legally liable to pay an employee as compensation for accidental injury.

Features and Benefits	Significant Exclusions or Limitations
<p>Compensation and Costs</p>	<p>£10,000,000.</p> <p>Liability where you should have had motor insurance.</p> <p>Any claim relating to an offshore oil or gas installation or any associated vessel or structure.</p>

Public & Product Liability

Covering amounts for which you become legally liable to pay as compensation and costs for accidental injury to any person, accidental damage to property or accidental injury or damage caused by products supplied by you.

Features and Benefits	Significant Exclusions or Limitations
<p>Compensation and Costs</p>	<p>£2,000,000.</p> <p>Any fines, penalties, aggravated, liquidated, punitive or exemplary damages or multiplication of damages.</p> <p>Any liability caused by giving advice or treatment, professional or technical services, or the design, plan or specification of any products other than the administration of first aid.</p> <p>Damage to property which belongs to you or is in your care other than employees' or visitors' effects.</p> <p>Liability caused by or in connection with products which to your knowledge are directly or indirectly exported to USA or Canada.</p> <p>Liability arising out of injury or damage away from the premises is limited to occurring in connection with collection or delivery within the Geographical Limits.</p>

Glass and Sanitary Fittings

Damage to fixed external or internal glass or fixed sanitary ware at your premises.

Features and Benefits	Significant Exclusions or Limitations
<p>Damage to glass and sanitary fittings, including damage to framework, replacing window alarm foil, lettering and embossing consequent on the breakage of glass.</p> <p>Cost of boarding up and provision of a temporary door consequent on the breakage of glass.</p> <p>Neon and illuminated signs.</p> <p>Trade contents damaged as a direct result of the breakage of glass.</p>	<p>Damage arising directly from repairs or alterations to the premises.</p> <p>Scratching or chipping of glass unless it extends through the complete fabric of the glass.</p> <p>Electrical or mechanical breakdown, failure or derangement.</p>

Money

Loss of money relating to your business.

Features and Benefits	Significant Exclusions or Limitations
<p>Money in transit, in a bank night safe, in a locked safe or in your premises during Business Hours.</p> <p>Money in a locked safe in your premises outside Business Hours.</p> <p>Money in your premises not in a locked safe out of Business Hours.</p> <p>Money in your home or the home of an employee.</p> <p>Non-negotiable instruments e.g. Cheques.</p>	<p>£4,000.</p> <p>£1,500.</p> <p>£300.</p> <p>£500.</p> <p>£250,000.</p> <p>Loss from any unattended vehicle.</p> <p>Loss caused by the dishonesty of any director, partner or employee unless it is discovered and reported within 6 days of its occurrence.</p> <p>Loss of money entrusted to any person other than you, a director, partner or employee of the business.</p>

Personal Accident (Assault)

Physical injury to you, director, partner of employee as a result of a violent attack while carrying on your business.

Features and Benefits	Significant Exclusions or Limitations
<p>Death, loss of limbs or sight or permanent total disablement.</p> <p>Temporary total disablement.</p>	<p>£10,000.</p> <p>£100 per week.</p> <p>Up to 104 weeks.</p>

Goods in Transit

Damage to stock in trade being loaded onto, carried by or unloaded from any enclosed vehicle by you or any of your employees within the United Kingdom.

Features and Benefits

Stock in trade including goods in trust or on commission which belong to you, or are your responsibility.

Significant Exclusions or Limitations

Damage from an unlocked vehicle or trailer.
 Damage by theft from the vehicle whilst left unattended between the hours of 2100 and 0600.
 Damage to money and non-negotiable instruments.
 Damage resulting from the dishonesty or theft committed by you or a director, partner or employee of the business.

Buildings/Tenant's Improvements (optional extension)

Buildings are the buildings of your premises, including shop front and living rooms, fixtures, fittings and fixed sanitary ware, terraces, driveways, forecourts, footpaths, patios, boundary walls, gates, fences and hedges belonging to you or for which you are responsible.

Tenant's Improvements are tenant's improvements which you are legally liable as tenant (not owner), landlord's fixtures and fittings, interior decorations and shop front being your property or property for which you are responsible.

Features and Benefits

All risks cover including damage for fire, flood, theft and escape of water.

Significant Exclusions or Limitations

Loss or damage due to theft or attempted theft, malicious damage or escape of water or oil occurring whilst the property is unoccupied or unattended for more than 5 consecutive days, unless it is visited every day by a responsible person.
 £1,000 subsidence excess applies.
 Landslip, subsidence and or heave unless occurring on the site upon which the premises stand or immediately adjoining sites but in any case excluding:-
 a) destruction of or damage to walls, gates, hedges, fences, terraces, driveways, forecourts, footpaths and patios unless the main building is damaged at the same time;
 b) destruction or damage resulting from coastal or river erosion, defective design or inadequate construction of the foundations, demolition, structural alterations or structural repair;
 c) all damage caused by normal settlement of newly made-up ground;
 d) destruction or damage resulting from compaction or inadequate infill.
 Destruction or damage attributable to vehicle vibration.
 Damage to fences, gates or hedges by weather conditions or falling trees.
 Cost of maintenance and normal redecoration, cleaning, repairs or renovation.

Loss of Liquor Licence

Covering your financial loss if you lose your licence to sell alcohol from your premises.

Features and Benefits

When you sell the premises or business, we will pay for any loss of value in your interest in the premises or business.

Significant Exclusions or Limitations

Up to the sum insured.

If you lose your licence because of:-

- Town or country planning, compulsory purchase orders or improvement or development schemes;
- Changes in the law which affect your licence;
- Any cause in your control;
- Any cause where you are entitled to compensation by law.

Cancellation Rights

If you do not wish to accept your new cover, you may cancel the cover in writing within 14 days of receiving the policy or amendment to an existing policy, and you will receive a full refund provided no claim has been made. A pro-rata charge will apply after this period.

How to make a Claim

Telephone the claims helpline service on 0845 300 1091. This helpline is open 24 hours a day, 365 days a year.

Please have details of the incident and your policy details available. If you do not have policy details you will need to provide sufficient personal information to identify you. Alternatively you can write to us at the following address:

Zurich Insurance plc
Zurich House
2 Gladiator Way
Farnborough
GU14 6GB

Complaints

We value the opportunity to investigate any concerns you may have about any aspect of our service and are committed to handling all complaints fairly, thoroughly and promptly. Many concerns can be resolved straight away.

Who to contact in the first instance

If your complaint is about a claim please contact your claims handler whose details will appear in your claims correspondence.

All other complaints, including the way your policy was sold, should be referred to our customer service team on **0800 496 0426**.

If we cannot resolve your complaint straight away we will aim to resolve your concerns as soon as possible and we will keep you informed of progress while our enquiries are continuing.

The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within 8 weeks or if you remain dissatisfied following receipt of our final response letter you can ask the FOS to formally review your case. You must contact the FOS within 6 months of receiving a final response letter.

The FOS can be contacted at

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

You can telephone for free on:

08000 234 567 for people phoning from a “fixed line” (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and will not affect your legal rights.

The FOS can help with most complaints if you are:-

- A consumer;
- A business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million;
- A charity with an annual income of less than £1 million;
- A trustee of a trust with a net asset value of less than £1 million.

If you are unsure whether the FOS will consider your complaint please contact them directly for further information.

You are entitled to contact the FOS at any stage of your complaint.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. Further information is available on www.fscs.org.uk or you may contact the FSCS on 0800 678 1100.

Language

The contract and other documents are drawn up in the English language. We will communicate with you in English throughout the duration of the policy.

Statutory Status

Zurich Insurance plc

A public limited company incorporated in Ireland Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales. Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ.

Zurich Insurance plc is authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA Registration Number 203093.

NPA Insurance Ltd

Registered in England. No. 64269. Registered Office: Mallinson House, 38-42 St. Peter's Street, St. Albans, Herts, AL1 3NP.

Authorised and regulated by the Financial Services Authority. FSA Registration Number 202069. A member of the Association of British Insurers.

These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Data Protection Notice

NPA Insurance Ltd (NPAI) is a Data Controller and will process personal information in accordance with the Data Protection Act 1998. By submitting personal information about you (and others), you (and they) consent to it being used for the purposes described in this Data Protection Notice.

Some or all of the personal information you supply to NPAI in connection with your insurance may be passed to other companies, including Zurich Financial Services Group Companies, in order to administer the policy, including for the purposes of underwriting, claims handling and servicing. We may pass your personal information to credit reference agencies for the purpose of arranging payments by instalments, and we may tell them about your payment history with us. Your personal information may be passed to regulatory and other insurance industry bodies in connection with your cover and any claims you may make. We may pass your information to other organisations for the purposes of research. We may tell you about related products and services which are provided by NPAI or by other companies associated with the National Pharmacy Association (currently NPA Ltd, NPA Services Ltd, NPA Insurance Ltd and NPA Finance and Leasing Ltd). If you do not wish to receive marketing material from either category of company outlined here, please write to NPA Insurance Ltd, PO Box 530, Wakefield, WF1 3NT, stating your preference.

In the event of NPAI being merged with, being taken over by, or transferring any part of its business to another company, we reserve the right to transfer your personal information to that company under these terms. You should show this notice to anyone whose personal data may be processed to administer this policy.

Claims History

Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to the relevant database. We may search these databases when you apply for insurance in the event of any incident or claim or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Fraud Prevention & Detection

In order to prevent and detect fraud, we may at any time:-

- share information about you with other organisations including the Police;
- undertake credit searches;
- check and/or share your details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering for example when:-

- checking details on applications for credit and credit related or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt and tracing beneficiaries;
- checking details on proposal and claims for all types of insurance;
- checking details of job applicants and employees.

Please contact us on the number shown on your policy documentation if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.