



## Standard covers

### Material Damage

- 30% seasonal stock increase
- Theft of keys up to £2,500
- VAT cover
- Stock in the open (FLEA cover only) up to £2,000

### Business Interruption

- Gross Revenue £750,000 with 24 months indemnity period
- Prevention of Access (including non-damage)
- Failure of utilities after 30 minutes
- Notifiable disease, vermin, defective sanitary & murder / suicide
- Unspecified suppliers up to £25,000 (subject to territorial limitations)
- Book Debts £25,000

### Money

- Loss of negotiable money (cross cheques) up to £250,000
- In transit / during business hours £5,000
- Personal Accident (Assault) cover included

### Glass

- £2,000 per location

### Shop Front

- £2,000 per location

### Deterioration of Stock

- £2,000 per location

### Goods in Transit

- £5,000

### Employers' Liability Limit of Indemnity

- £10,000,000
- £5,000,000 Terrorism

### Public / Products Liability Limit of Indemnity

- £2,000,000
- Chargeable option of £5,000,000 Limit of Indemnity
- Shop lifting accusations £10,000 per claimant, £50,000 for any one period

### Legal Expenses

- Limit of Indemnity up to £250,000 for any one loss
- Employment compensation awards up to £1,000,000 in the aggregate
- Crisis communication service

### Computer Hacker Damage

- Limit of Liability £50,000
- Additional fees up to £50,000

## Optional covers

### Buildings, Tenants Improvements & Landlords Fixtures / Fittings

- Additions up to 10% or £2,000,000, whichever is less
- CCTV / Alarm system equipment £5,000
- Removal of vermin / nests

### Business Interruption

- Increase in gross revenue available

### Treatments

- 24 treatments included as standard
- 12 additional non-standard treatments available

### Fidelity (Theft by Employee)

- Limit of Indemnity up to £100,000
- Up to £10,000 limit per employee

### Loss of Licence (Liquor Licence only)

- Standard £100,000 limit

### All Risks

- UK, EU or Worldwide territories

### Terrorism

- In respect of Material Damage and Business Interruption

## Contact our experienced team

**Email** etradeteam@msamlin.com

**Phone** +44 (0)124 539 6265

**Online** [www.msamlin.com/digital](http://www.msamlin.com/digital)

## To sign up please contact

**Name** Andrew Sajo

**Email** andrew.sajo@msamlin.com

**Phone** +44 (0)207 746 1295

**Mobile** +44 (0)7525 614 908

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