



Retailers

November 2025

Why choose AXA's Retailers Insurance policy?

About this document

This document is a summary of the insurance provided by the Retailers insurance and does not contain the full terms and conditions of your insurance. 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. A copy of the full policy wording is available on request.

The Retailers Insurance offers a range of covers and caters for customers who operate up to 5 shops. Cover applies to Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and additionally in respect of business liability to temporary visits abroad.

We offer cover for

- Contents
- Employers liability
- Public and products liability
- Buildings
- Business interruption
- Loss of licence
- Loss of money
- Specified all risks
- Theft of money by employees
- Deterioration of stock
- Goods in transit
- Legal expenses
- Terrorism

Someone to help you when you need it

As accidents and incidents don't only happen between 9am and 5pm the Retailers Insurance provides a free 24 hour emergency helpline to ensure there's someone to help you when you need it most. A legal and tax helpline, providing free advice, is also available Monday to Friday between the hours of 9am to 5pm.

Glass replacement service

Broken glass? Not to worry, the Retailers Insurance offers a 24 hour replacement service which can fix windows, doors or partitions. Just call and assistance can be provided.

Inflation protection

The Retailers Insurance helps to take away the burden of keeping your buildings and contents sums insured in line with inflation – we use recognised independent cost indices to amend your sums insured to reflect inflation at each renewal.

Expert loss management

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

Retailers summary of cover

Contents

Cover offered

Cover for stock, target stock and all other contents where selected by you

Fire and specified perils subject to certain exclusions

Loss of metered water charges

Breakage of fixed glass

Damage to fixed signs

Cost of replacement locks and keys following theft of keys

Seasonal increase cover for stock

Exhibition and trade fair cover

Options to include accidental damage and/or subsidence cover

Standard cover

Up to the sums insured selected by you

✓

Up to £10,000 per claim

Up to £5,000 per claim

Up to £1,000 in any one period of insurance

Up to £2,500 in any one period of insurance

30% increase for a maximum of 90 days in any one period of insurance for seasonal trends in your business

Up to £2,000 per claim

Business interruption

Cover offered

Loss of business income following a claim under the buildings or contents cover

Cover for outstanding debit balances where records are lost following damage

Denial of access as a result of damage to property within a one mile radius of your premises

Failure of selected public supplies terminal ends cover

Standard cover

£500,000 loss of profit with a 24 month indemnity period unless you choose a different sum insured or indemnity period

Up to the book debts sum insured

Up to £250,000 or 25% of the total sum insured whichever is the lower.

3 months maximum indemnity period in any one period of insurance.

Up to £50,000 or 25% of the annual profit upon which the gross profit sum insured is based whichever is the lower.

3 months maximum indemnity period in any one period of insurance.

Retailers summary of cover – Standard covers *continued*

Loss of money

Cover offered	Standard cover
Loss of money	
1 money during business hours	1 £5,000
2 money in a bank night safe	2 £5,000
3 money in a locked safe when closed for business	3 £3,000
4 money in transit	4 £5,000
5 money not in a locked safe when closed for business	5 £500
	You can change limits 1 to 4 if you need to

Goods in transit

Cover offered	Standard cover
Loss of your property while in transit by vehicles owned, leased or hired by you	£2,500 per vehicle, per claim, or the limit selected by you up to a limit of £5,000

Employers liability

Cover offered	Standard cover
Limit of indemnity A - all incidents except any arising from terrorism	£10million
Limit of indemnity B - all incidents arising from terrorism	£5million
Compensation for court attendance	£500 per day for any director, partner or employed person
Data protection cover	£1 million in any one period of insurance
Manslaughter costs cover	£1 million in any one period of insurance
Safety legislation costs cover	£1 million in any one period of insurance

Public and Products liability

Cover offered	Standard cover
Limit of indemnity	Flexibility to select limit of cover from £1million to £5million (certain inner limits may apply). Treatments risk cover is included automatically for relevant trades.
Data protection cover	£1 million in any one period of insurance
Environmental clean up cover	£100,000 in any one period of insurance
Manslaughter costs cover	£1 million in any one period of insurance
Safety legislation costs cover	£1 million in any one period of insurance

Retailers summary of cover – Optional covers

Buildings

Cover offered

Buildings including architects, surveyors, legal and consulting engineers fees

Fire and specified perils subject to certain exclusions

Cables and underground pipes as a result of insured damage

Cover for tracing and accessing the source of damage to leaking underground pipes

Electric vehicle charge points

Solar panels fixed to the building

Flood resilience and protection expenses

Options to include accidental damage and/or subsidence cover

Standard cover

Up to the sum insured selected by you

✓

✓

Up to £25,000 any one period of insurance

✓

✓

✓

Loss of liquor licence

Cover offered

Loss of licence

Standard cover

Up to the loss of licence sum insured

Specified all risks

Cover offered

Specified all risks

Standard cover

For the item type and sum insured selected by you. Cover can be selected for UK only, Europe or worldwide

Theft by employees

Cover offered

Theft of money by employees

Standard cover

Up to a limit of £5,000

Deterioration of stock

Cover offered

Loss of frozen or chilled stock due to change in temperature from any cause

Standard cover

Up to the deterioration of stock sum insured

Retailers summary of cover – Optional covers *continued*

Legal expenses

Cover offered	Optional cover
Claims where you first become aware of the insured event within the period of insurance, the proceedings take place within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, and the insured event arises from your business. Claims must be notified as soon as possible within (and no later than 30 days after) the period of insurance.	£100,000 per claim and £500,000 any one period of insurance
Attendance expenses cover	Up to £50 for each person for up to 4 hours in any one day or up to £100 for each person for more than 4 hours in any one day. A maximum of £1,000 applies for any one claim.
Bodily injury cover	✓
Contract disputes cover	✓
Commercial identity fraud cover	✓
Criminal pre-proceedings cover	✓
Data protection and information commissioner registration cover	✓
Employee civil legal defence cover	✓
Employment disputes and compensation awards cover	✓
False imprisonment cover	✓
Jury service cover	Up to £50 for each person for up to 4 hours in any one day or up to £100 for each person for more than 4 hours in any one day. A maximum of £1,000 applies for any one claim
Property damage cover	✓
Property infringement cover	✓
Prosecution defence for employers and employees cover	✓
Social media defamation cover	✓
Statutory licence and notice protection cover	✓
Tax disputes cover	✓
Tenancy disputes cover	✓

Legal expenses cover is administered by Arc Legal Assistance Ltd, PO Box 8921 Colchester CO4 5YD.

Retailers summary of cover – Optional covers *continued*

Terrorism

Cover offered	Standard cover
Damage caused by terrorist acts	Up to the sum insured under each section

Significant or unusual exclusions, conditions and limitations

Exclusion, condition or limitation	Applicable section(s)
Average condition applies. You must tell us the correct property values at risk	Buildings, Contents, Specified all risks and Business Interruption
You must tell us about any changes that may affect our assessment of the risk	All
You must disclose all information relevant to this insurance and not make any statement which is incorrect	All
Special terms apply to empty buildings – you must tell AXA immediately if any premises become empty	All
Minimum security conditions apply	Buildings and Contents
Flat roof inspection condition	All
Property stored in the lowest storey of your premises must be at least 6 inches (150mm) above floor level	Contents
Theft cover must follow entry to or exit from the premises by forcible and violent means	Contents
Goods in transit cover will exclude theft from unattended vehicles overnight unless the vehicles are garaged in secure premises	Contents (transit cover)
Money in transit condition - where money in transit exceeds £2,500	Contents (money cover)
Key security condition - when the premises are closed for business	Contents (money cover)
Before any legal expenses are incurred you must consult the Legal advice helpline to seek and follow advice given and receive approval	Legal expenses

Standard excesses

Section	Standard excess
Buildings, Contents and Specified all risks	
(a) Fire, lightning, explosion, aircraft or earthquake	No excess
(b) All other insured damage (where an excess applies)	£500 (option to vary between £100 and £1,000)
Flood minimum excess	£500
Subsidence minimum excess (Optional cover)	£1,000
Deterioration of stock (Optional cover)	20% of any loss where frozen food cabinet, freezer, cold room, cold store or chilled cabinet is over 10 years old
Public liability	
Property damage and environmental clean up costs	£300
Legal expenses	
Contract disputes	£250
Statutory licence protection	£250

Policy duration

This is an annually renewable policy.

Your right to cancel

You may cancel your policy at any time during the period of insurance if for any reason you are dissatisfied or the policy does not meet your requirements, by contacting your insurance broker to confirm cancellation.

Sum 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 we pay in the event of a claim being reduced. You should review your sums insured and levels of cover regularly to ensure these remain adequate.

Law applicable

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

Making a complaint

If you have a complaint about your policy you should contact your insurance broker or AXA office where it was bought.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Data protection notice

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For details of how we use the personal information we collect from you and your rights, please view our privacy policy at www.axa.co.uk/privacy-policy.

If you do not have access to the internet, please contact us and we will send you a printed copy.

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