



SHOPS

Add or subtract a range of options to suit your clients' needs

Specifically designed to suit the needs of limited companies, partnerships and sole proprietors operating small to medium retail businesses, our Shops package covers a range of trades including convenience stores, takeaway food outlets, clothing, cafés, coffee shops, and hair and beauty salons.





HOW WE'VE IMPROVED

- Our refreshed product gives you more flexibility than ever to ensure that the cover provided meets your clients' requirements. You can choose covers at quote, mid-term or renewal – see the flexible options section for more details.
- We have expanded our trade and geographical eligibility so we can now cover more trades and postcodes than ever.
- Personal accident cover is now available.
- We've amended our approach to hair and beauty and now use all the data provided to ensure that pricing and terms reflect the activities that your clients undertake.
- We've reduced the number of endorsements that appear on our schedules to cut down the amount of variation in cover you need to explain to your client.
- We've simplified our approach to security requirements and changed our approach to alarm requirements.
- Our refreshed product gives you the ability to flex your rate of commission on RSA Online and Acturis. This means that you will be able to reduce commission to as low as 0% or increase the policy commission to a maximum of 35%.

OUTSTANDING STANDARD COVER...

Our standard cover consists of:

- General trade stock with amount specified by client – options to include cover for tobacco and alcohol are also included.
- Other trade contents with amount specified by client.
- Buildings cover or tenants improvements cover are available with amount specified by client.
- For buildings/tenants improvements and contents/stock, cover can be provided on a standard fire and perils basis with options to include accidental damage and subsidence.
- 50% seasonal stock increase for Christmas and Easter (or a period of the same length of your choice).
- Goods in transit cover of £2,500 with the option to extend to £10,000.
- Unspecified all risks items to £2,500 with the option to specify above this limit.
- £1,000 cover for damage to frozen and chilled food with the option to increase.
- Public / products liability is automatically included to £2m with the option to increase.
- Loss of liquor licence cover to £100,000 with the option to increase.
- Money cover from £1,000 with the option to increase.
- Business interruption – gross profit from £500,000 with the option to reduce or increase.
- Options are available to include legal expenses, fidelity guarantee and personal accident.

...AND A RANGE OF FLEXIBLE OPTIONS

Add or subtract a range of modular options to suit your clients' needs:

- You can choose from a range of packaged covers to ensure the policy and premium are specific to your clients' needs – this includes:
 - Liabilities
 - Business interruption
 - Money
 - Loss of licence
 - Deterioration of stock.
- Treatment liability for hair and beauty risks.



WHY CHOOSE RSA SHOPS?

- Our modular product provides flexibility to ensure your clients only pay for the cover that they need. Increases are available where higher limits are required.
- We cover risks with ATMs installed at the premises.
- We now cover retailers who operate from a domestic premises.
- The product also provides cover for risks retailing second hand goods, including charity shops.
- We offer free 24-hour advice lines for catastrophe claim assistance, emergency repairs, health and safety, stress counselling and taxation advice.

AN APPETITE FOR BUSINESS

RSA's Shops is extremely competitive for:

- Hairdressers
- Food risks including takeaways and fish and chip shops
- Convenience stores
- Contents under £20k and stock under £10k.

WHERE TO BUY

You can buy our new Shops product on RSA Online (rsaonline.rsagroup.com) and Acturis.



WHY RSA FOR SME?



1. NEW, REFRESHED, EASY-TO-TRADE SME PRODUCTS

Our new and refreshed SME products are price-competitive, with increased levels of eligibility – creating more opportunities for business. Our simple products offer modular covers for even greater flexibility.

2. ATTENTIVE SERVICE AND RESPONSIVE TURNAROUND TIMES

We've improved response times for new business and MTAs. We've also improved our renewals processes with regular e-bulletins and an online dashboard on RSA Online, where you can access Live Chat to make e-trading with us faster, easier and more efficient.

3. STRONG REPUTATION FOR FAIR CLAIMS

As a market-leading SME claims provider, we will deliver an effective and efficient claims service encompassing speed of action, technical excellence and payment in accordance with the policy. Your SME customers benefit in particular from the following RSA Claims:

- 'Express 5' Commitment: On receipt of a full presentation* of any property claim under £2,500 we will express process your claim within 24 hours, or the same day if received before midday. Cheques are issued within 24 hours and if further information is required we will call you to ensure your claim can still be expressed the same day.
- Bespoke Supply Chain – exclusive access to a large network of vetted suppliers who provide a range of property services at specially negotiated rates.

* Presentation to include full details under 5 key areas: Policy number and schedule, Loss details, Estimate for repair or replacement, Settlement method and Payee details.

- Unique In-house Loss Adjusting Services to investigate all types of material damage and business interruption claims, enabling swifter on-site settlement and with no fees for in-house cases.

We recognise communication is key to a successful partnership and work to agreed service levels to ensure we respond effectively at key points of the claim.



4. FINANCIAL STRENGTH AND HERITAGE

We're the UK's largest commercial insurer, with a heritage stretching back over 300 years. Our solid credit ratings, A+ Negative from Standard & Poor's and A2 Stable by Moody's, show we've achieved sustainable, profitable performance in a competitive and challenging market.

5. A COMPREHENSIVE RANGE OF ONLINE PRODUCTS

As well as our range of SME products, including Mini Fleet, Offices, Properties, Shops, Small Business Combined and two new products coming soon, Hotels & Restaurants and Tradespeople & Homeworkers, we also have several specialist products on RSA Online. These include Professional Indemnity, eComputers, and our Marine products: Haulage eSolutions, Transit eSolutions and Cargo eSolutions.

6. ACCESS TO SME E-TRADING EXPERTS

Our SME e-trading experts provide support in person or by phone, including system demos, coaching, and product and market expertise. If you need help e-trading Offices, Shops, Small Business Combined, Properties and Mini Fleet products, speak to your local e-trader to arrange a call or visit.



OUR NEW AND REFRESHED SME PRODUCTS ARE PRICE-COMPETITIVE, WITH INCREASED LEVELS OF ELIGIBILITY – CREATING MORE OPPORTUNITIES FOR BUSINESS.

YOUR QUESTIONS ANSWERED

Here are the answers to our most frequently asked questions about Shops.

Q WHAT DO WE MEAN BY MODULAR PRODUCT?

A Our Shops product will provide an initial quote on a traditional packages basis. This quote can then be amended to increase or decrease sums insured and remove covers based on the individual client's needs, providing a much more flexible solution than available previously.

Q HOW MANY LOCATIONS CAN BE INSURED UNDER THE SAME POLICY?

A A maximum of 10 locations may be insured on one policy.

Q WHAT IS THE MAXIMUM SUM INSURED PER PREMISES?

A £2.5m sum insured per premises.

Q DO YOU INSURE RISKS WITH AN ATM?

A Our product can accommodate risks that have ATMs installed at their premises.

YOUR QUESTIONS ANSWERED

Q DO YOU INSURE RISKS THAT DEAL WITH SECOND HAND GOODS?

A Our Shops product has a provision to allow cover for risks that deal with second hand goods (including charity shops) provided that all statutory requirements and testing have been carried out. Cover will also be subject to limits for higher value items (e.g. watches, rare books).

Q DO YOU PROVIDE TREATMENT RISK FOR HAIR AND BEAUTY TRADES?

A Yes, provided that all treatments are not of an invasive or medical nature, that preparations used are proprietary and that treatments are carried out by qualified staff or under the constant supervision of qualified staff.

Q HOW DO I CHOOSE COVERS WHEN E-TRADING SHOPS?

A When trading Shops on RSA Online, all of the packaged covers are already selected for you the first time that you enter the quotation. All you need to do is follow the on-screen instructions and deselect the covers that are not required for your client.

On Acturis the process is slightly different. Your initial quote for Shops will include all the packaged covers. Then, for subsequent submissions, you have the option to deselect any of the covers to get a quotation on that basis.

Please refer to the policy documentation or contact your usual RSA contact for further details if required.



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