

SMALL ENTERPRISES - RETAIL

PLACE BUSINESS ONLINE - www.rsasme.ie



For the retail sector, value for money is becoming ever more important, and so insurance offerings must deliver exactly what they need, packaged up and value for money. Our Retail product does exactly that with some fantastic core covers offering standard protection for a retailer's needs. We also have a wealth of other optional covers to tailor the product to the exacting standards of the modern retailer.

Retail covers a range of trades, including florists, boutiques, restaurants, off licences and pubs, actually most retail trades are covered. The product is flexible enough to cover portfolios of up to five premises with a maximum Sum Insured of €4m per premise.

DID YOU KNOW...

Our fully online facility allows you to process New Business, Renewals, Mid-Term Alterations and to refer risks to our Small Enterprise Team online through www.rsasme.ie. You can also print documentation, access the full policy history and settle accounts at the click of a mouse,

www.rsasme.ie



OUR KEY SELLING POINTS...

Tailored cover to suit your Retail client...

In addition to the standard Contents, Stock and Liability covers your customers will automatically receive:-

- Full All Risks Cover
- 30% seasonal increase of Stock Sum Insured
- €20,000 Fire Brigade Charges **(NEW)**
- €2,500 Fridge Freezer Cover **(NEW)**
- €2,500 Goods in Transit Cover **(NEW)**
- €750,000 Business Interruption cover or three times the trade contents sum insured
- Wrongful Arrest €50,000
- €10,000 Money on premises during working hours, in transit and in Bank Night Safe
- €10,000 Money overnight on premises in an anchored safe or under-floor safe **(NEW)**
- Money in a secured ATM up to €30,000

We know that all your Retail clients are different, so we provide a range of optional covers, including:

- Multiple properties on a single policy
- All Risks Buildings & Signs cover
- Stock of tobacco, wines and spirits (trade specific)
- Incidental work away (trade specific)
- Loss of Licence (trade specific)
- Increased PL limit of indemnity (standard €3,000,000)
- Legal Expenses Cover **(NEW)**

A wide risk appetite across the retail industry.
See Risk Appetite Guide on www.rsasme.ie

Market Leading Brand.

Your SME clients want to know they are insured with an insurer that is stable and if the worst does happen, we are there to help out. Not only do we have the strength of our business, brand and balance sheet, you can also be sure that after 300 years in the business we've built up quite a bit of knowledge and experience along the way.

Ease of transacting business online 24 hours a day.

The award winning RSA Benchmark online system is supported by a fast and efficient referral response from our experienced dedicated Small Enterprise underwriting team.

MAKE THE RIGHT CHOICE FOR YOUR RETAIL CLIENTS.

RSA is in business to keep your clients in business. From protecting your client's premises and business, goods while they're in transit or protecting against employee fraud, we'll work with you to put together exactly the policy your business needs. With 300 years of heritage, a strong financial position and market leading technical capabilities RSA is the right choice for you and your client.

SMALL ENTERPRISE - RETAIL

RISK APPETITE GUIDE



- Aquarium and Aquatic Supplies Shop
- Aromatherapy Shop
- Art Dealer Shop
- Arts & Crafts Shop
- Audio Visual Goods Shop
- Babywear Shop
- Barber
- Bathroom Showroom
- Beautician (excluding treatment)
- Bicycle Shop
- Blinds & Curtains Shop
- Book Shop
- Boot and Repair Shop
- Boutique
- Bridal Shop
- Butcher
- Cafe (excluding Deep Fat Frying)
- Café (including Deep Fat Frying)
- Cake Shop (excluding baking and seating)
- Camera Shop
- Charity Shop
- Cheesemonger
- Chemist (excluding drug dispensing)
- Chinaware / Glassware Shop
- Chocolate Shop
- Clothes Shop / Boutique
- Clothier
- Clothing Alterations
- Coffee Shop / Cafe (excluding Deep Fat Frying)
- Coffee Shop / Cafe (including Deep Fat Frying)
- Comic shop
- Computer & Computer Games Shop
- Confectionery Shop
- Cosmetic / Perfume Shop
- Dance Wear Shop
- Decorating Shop
- Delicatessen (excluding Deep Fat Frying)
- DIY Shop (excluding hire of goods)
- Door Shop
- Draper (excluding clothing)
- Dress Hire Shop
- Dress Maker

- Dress Shop
- Dry Cleaner (Receiving Depot)
- Educational Supplies Shop
- Electrical Goods Shop
- Equestrian Supplies Shop
- Fabric Shop
- Fancy Dress Costumes Shop
- Fashion Accessories
- Fishing Tackle Shop
- Fishmonger
- Florist
- Fruit & Vegetable Shop
- Furniture Shop
- Gift Shop
- Golf Shop
- Greeting Cards Shop
- Hair Accessories Shop
- Hairdresser
- Handbag / Luggage shop
- Hat Shop / Milliner
- Health Food Shop
- Hearing Aid / Contact Lense Shop
- Heraldry / Crests Shop
- Hobby Shop (including Model Toys)
- Hosiery Shop
- Ice Cream Parlour
- Ink cartridge Shop
- Interior Design Shop
- Jeweller - Non-Costume (excluding theft)
- Juice Bar
- Key cutters & Engravers
- Kitchen Accessories Shop
- Knitwear Shop
- Lamps and Light Fittings Shop
- Launderette - No Dry Cleaning
- Leather Goods Shop
- Leather Goods Shop
- Lighting Shop
- Lingerie Shop
- Locksmith
- Manicurist
- Maternity Wear Shop

- Mobile Phone Shop
- Musical Instrument Shop
- Nail Bar / manicurist
- Newsagent (excluding Deli Counter)
- Newsagent (including Deli Counter)
- Off Licence
- Office Equipment shop
- Optician
- Outdoor Activity / Camping Shop
- Outfitter
- Pen Shop
- Perfumery Shop
- Pet Grooming Parlour
- Pet Shop
- Pharmacy (excluding drug dispensing)
- Photocopying / Print Shop
- Radios / TV /HiFi Shop
- Record / Music Shop
- Sandwich Bar (excluding Deep Fat Frying)
- Sandwich Bar (including Deep Fat Frying)
- Security Accessories Shop
- Shoe Repairer
- Shoe Shop
- Sock Shop
- Soft Furnishings Shop
- Souvenir Shop
- Sports Goods Shop
- Stationery Shop
- Sunglasses / Spectacle shop
- Sweet Shop / Confectioner
- Tailor / Dressmaker
- Tee-Shirt Print Shop
- Timber Flooring Shop
- Toy Shop
- Uniform Shop
- Used Clothing Shop
- Video / DVD Rental Shop
- Vintage Clothing Shop
- Wallpaper / Paint Shop
- Watch Shop

