

Your Business Insurance is about much more than just price –
So what makes your Electracare package so special?

General Highlights	Electracare
Designed specifically for the trade	√
Dedicated experienced Electracare Team dealing with this trade day in day out	√
Totally administered by ourselves for fast response and decisions	√
24 hour claim line	√
We are Members of and official Brokers to RETRA and actively support the Association	√
Designed for RETRA Members with discounted premium	√
Underwritten by Aviva – the UK's largest insurer	√
A fair and sustainable cost with discounts for good claims experience and security etc	√
24 hour legal helpline (business and private)	√
Cover Highlights	Included
'All Risks' including Subsidence	√
Shoplifting cover for retail premises	£10,000
Customers Goods in for repair	√
Contingency cover on Rented/Loaned/Hired Goods	√
Free Seasonal Stock increase for 4 months	25%
Minimum cover on Fixtures Fittings Equipment & All Other Contents (per Premises)	£100,000
Contents include Aerials & Signs on buildings, Shop-fronts, Showcases, Blinds, Computers	
Alarms and Personal Effects	√
Landlords Contents in Flats above shops	√
Damage to Premises as a result of theft/attempted theft (if your responsibility)	√
Replacement Locks and Keys following theft of keys	£1,000
Business Interruption – Loss of Profits covered for 2 years	4 x Stock S I (Min £750,000)
Business Interruption – Wide Range of Extensions included	√
Book Debts cover	£75,000
Money Cover	
- Cash in Transit, on Premises during Business Hours	
or in Bank Night Safe	£5,000
- Overnight Cash in Safe	£2,000 (Min)
- Cash at Home	£ 500
- Crossed Cheques etc	Unlimited
Personal Accident/Assault	£10,000/£100
- Capital Benefits/Weekly Benefits	
Goods in Transit	£15,000
- Own Vehicles (includes own Equipment)	£ 5,000
- Sendings - Carriers	£ 2,500
- Registered/Recorded Post	
NB: Sendings cover depends on amounts sent – separate cover may be necessary	
Exhibitions or Temporary Storage away from Premises	Min £10,000
Glass Cover – Accidental Damage to all external/internal fixed glass and sanitaryware	√
Employers' Liability	£10,000,000
Public/Products Liability	£5,000,000
All Work Away from Premises covered	√
Motor Contingency cover	√
Wrongful Arrest	√
Compensation for Court Attendance by you/employees	Per Day £150/£100
Commercial Legal Expenses	£100,000

NOTE: The above provides an outline of the cover. The policy is a legal document and defines insurance in precise terms. A copy of the full policy wording is available on request

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