

# Retail Services Insurance

Vero's Retail Services Insurance provides the right cover for businesses in the food, retail or accommodation industries. With so much occupying your client's time and attention, insurance should be one less thing to worry about.

## Key Business Covers

### Property Damage

Property Damage insurance covers your clients in the case of loss or damage to buildings, contents, stock or other specific items at the premises.

- Full accidental damage coverage
- Additional benefits such as:
  - Franchise refurbishment contribution
  - Shopping centre fit out contribution
  - Up to 120 days of stock seasonal increase

### Theft

For any retail service theft is a risk, which is why adequate cover is a necessity.

- Automatic reinstatement for insured amount – no additional premium
- Additional benefits for:
  - Directors' and employees' tools of trade and personal effects cover
  - Developing security images

### Business Interruption

Business Interruption cover is designed to help your clients get back on their feet and keep trading following an insured event.

Three optional covers available

1. Additional claims preparation costs
2. Additional increased cost of working
3. Additional outstanding accounts receivable

### Equipment Breakdown

Vero's Equipment Breakdown section covers the breakdown of insured equipment at your client's premises and associated loss or damage to property directly caused by that breakdown.

- Extra cover for temporary hire costs of equipment
- Extra cover for loss or deterioration of refrigerated stock

## Why Vero Retail Services Insurance?

- Full accidental damage coverage.
- Temporary cover for new premises up to 60 days.
- Flexible excess.

## Additional covers available under Vero Retail Services Insurance Policy

- Money
- Public and Products Liability
- Management Liability
- Portable and Valuable Items
- Tax Probe
- Commercial Motor
- Goods in Transit