

# Retail Services Insurance Risk Appetite

## Audio Electrical

- Alarm systems retail
- Appliance, electric, retailing
- Audio video equipment retail
- Electronic equipment and parts - retail or servicing
- Mobile phone retailing

## Beauty and Health

- Barber shop operation
- Beauty service
- Hairdresser
- Nail care service
- Pharmacy, retail, operation

## Clothing Retail

- Clothing repair
- Clothing retailing/wholesaling
- Dry-cleaning service
- Fabric, textile, retailing
- Fashion design service
- Footwear (including boot and shoe) repair
- Handbag and luggage retail

- Jewellery retailing
- Millinery retailing
- Spectacles dispensing
- Sports clothing retailing
- Surf, ski and skateboard retail
- Work clothing retailing

## Food and Beverage

- Alcoholic drink retail (consumption off the premises only)
- Bread making/sale (same premises non-factory)
- Butcher's shop operation (retail)
- Cake retailing (not manufactured on the same premises)
- Canteen/kiosk
- Caterer
- Convenience store (with/without deep frying)
- Green grocery operation (retail)
- Grocery retailing
- Ice cream shop
- Juice bar operation
- Pizza shop

- Restaurant (licenced/unlicenced with/without deep frying)
- Salad bar
- Sandwich shop
- Seafood, fresh, retailing
- Sushi bar

## Hire

- Audio visual equipment hire
- Costume hire
- Electric and electronic appliance rental
- Fishing tackle hiring
- Hire - catering and party equipment hire (including furniture)
- Office machinery rental
- Suit hire
- Wedding dress retail and hire

## Homeware

- Barbecue retailing
- Carpet retailing
- Curtain retailing
- Floor rug retailing

- Floor tile retailing (lino, vinyl, cork, carpet or rubber)
- Florist, retail, operation
- Furniture retailing
- Garden supplies retailing
- Gift retail
- Hardware retail - excluding and including timber sales
- Homeware retail
- Manchester retail

\* This is only an industry summary, please refer to VeroEdge for specific occupation descriptions and the full suite of eligible occupations and criteria.