



# Exclusive Insurance for Retail Florists

## FLORIGUARD

The FloriGuard policy underwritten by Royal & Sun Alliance Insurance Plc is designed to meet the requirements of Retail Florists who wish to protect certain assets and income and to be indemnified for liability relating to employees and members of the public.

## Key Features and Benefits

- "All risks" cover on Stock and Trade Contents including accidental damage and theft (forcible or violent entry or exit)
- Buildings Cover (optional extension)
- Seasonal Stock increase of 50% for November, December, & 31 days prior to Easter Day, Mothers' Day & Valentines Day
- Deterioration of stock following a chiller breakdown £2,000
- Revenue protection cover of £600,000 over 24 months
- Book debts cover £5,000
- Public & Products Liability cover £2,500,000 (option to increase to £5,000,000)
- Employers Liability cover £10,000,000 including injury in respect of working partners
- Theft by an employee cover £2,500
- Goods in transit cover £2,500
- Cover for mechanical or electrical breakdown of equipment £5,000
- Glass covered for replacement value
- Loss of liquor licence £100,000
- Legal Expenses cover limit £100,000 per incident (£1,000,000 any one period of insurance)

## Money Cover

- |   |        |
|---|--------|
| • In transit in a bank night safe until removed by a bank official      | £5,000 |
| • At your home or the home of an Employee or Principal                  | £500   |
| • On the premises during business hours                                 | £5,000 |
| • On the premises in a locked safe outside business hours               | £2,500 |
| • On the premises not contained in a locked safe outside business hours | £500   |

## Assault Benefit

- |                               |                                   |
|-------------------------------|-----------------------------------|
| • Death and Capital benefits  | £25,000                           |
| • Temporary Total Disablement | £250 per week (maximum 104 weeks) |

## Excesses

- |                                      |       |
|--------------------------------------|-------|
| • Property Damage                    | £100  |
| • Glass                              | £50   |
| • Stock in transit                   | £100  |
| • Deterioration of stock             | £50   |
| • Money                              | £50   |
| • Subsidence (if buildings selected) | £1000 |

## Other benefits

- Dedicated customer care help lines including Legal Advice and access to contractors to carry out emergency repair work on insured damage.
- Interest Free Instalments over 10 months

Cover can be tailored to your specification subject to insurer terms, conditions, exceptions & limitations.

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