

# Chilling news

**A CHILLER breakdown can turn one of the busiest trading times into a disaster.**

The summer of 2006 saw some sizzling hot days - and plenty of them," reminds a Home Counties florist. "Engineers are always busy during heat waves, and chiller failure at such a time could destroy hundreds of pounds-worth of stock. The problem would be even worse if some of that stock was scheduled for a next-day wedding, for example."



Few can predict a disaster. Thankfully, though, Floriguard can compensate for such a loss, with cover of up to £1000 per unit in your premises.

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## On the move

**Shop sales may be the backbone of your business. But for many florists, contract and outside work can account for some 30-40 per cent of income. Flowers, equipment and displays have to be moved and it is this crucial travel span where the risks may be highest of all.**

"Vases can get broken, we always take extra ones along," explains a Cheshire florist. "Their value may not be high, but it's not unknown for a single vase, used for a top hotel display, to be worth £100."

Stock in vans may be packed with professional care. But all it takes is a sudden braking or a minor 'shunt' and an expensive display can be ruined.

The value of stock in transit, in delivery vehicles, is protected by up to £2,500 of cover with the Floriguard scheme. Worth remembering!

# FLORIGUARD news



FLORIGUARD

Latest news about insurance cover for florists

Spring 2007



## No quibble on robbery claim

**ONE florist who made use of her Floriguard insurance package was Jane Gibbs from Green House in Sheffield.**

Following an armed robbery at her premises just after Valentine's day in 2006, Jane made a claim to cover the loss of takings from the till.

"When we needed to make a claim everything was easy," commented Jane. "I went through everything on the phone, returned the claim form and supporting evidence and that was that. There were no quibbles and everything was straightforward, which I guess shows the value of making sure you have the right cover."

## Frequently asked questions

**Q** Space is at a premium, so we keep some of our stock in outbuildings. Is this covered?

**A** Provided that the stock is stored securely - yes.

**Q** What if I have an accident and I'm unable to work? How long will Floriguard keep paying until I am fit enough again?

**A** Up to 104 weeks if you opt for the personal accident extension of cover.

**Q** I'm very security conscious. Will this be of benefit?

**A** Most certainly. Discounts are available if you have extra security on your premises, such as shutters, CCTV and an alarm system.

**Q** Most insurance policies I hear of make a charge for extended credit. Do you?

**A** No. The Floriguard premium can be paid interest-free over 12 months by direct debit.

**Q** We have more than one shop. Will this mean a separate policy for each?

**A** One Floriguard policy can cover multiple premises, with one renewal date applicable.

**Q** Our florists spend most of their time visiting clients' premises. We understand that Floriguard will protect them at the premises, but what if there's an accident en-route?

**A** Stock-in-transit is included when stock is in your vehicles. Standard cover is up to £2,500 but this can be increased if necessary.

**Q** How much protection do we have for stock in chillers?

**A** Up to £1,000 per unit.

**Q** Valentines Day and the Christmas season are my busiest periods. However, March and April are not. Can you change the months of increased cover according to my business needs?

**A** Certainly.

**Please call our team on 0161 236 6969 who will be happy to explain the benefits of the FloriGuard policy and provide you with a no obligation quotation.**



## – But Floriguard can provide up to £500,000 until your business is up and running again

**ACCIDENTS** are rarely 'short term' problems.

A fire. A runaway or stolen vehicle which wrecks your shop. A flood or severe storm damage. These are just some of the Business Interruption claims which can be compensated by Floriguard insurance cover.

"Few florists realise how far-reaching a shop closure can be," points out Michael Backner, a director of Bridge Insurance, who - with Norwich Union - launched the Floriguard scheme.

"When a florists shop closes after an accident, repairs can



take weeks and sometimes months. Unsurprisingly, customers turn to other sources and it can be a year - even two years - before your business is back to normal."

Your accounts and records may have been destroyed. It is even possible that the business may have to be relocated for a period.

"It's essential that you and your staff have an income during this difficult period, together with adequate resources to meet the repair and rebuilding costs," adds Michael Backner.

"Floriguard recognises the special problems that a florist faces, where other policies may not. This kind of protection is too important to ignore."

**It's in your interest to opt for Floriguard interest-free instalments**

**MANY insurance schemes allow you to spread the cost of your premium over 12 months - with a stated fee for doing so. A charge of 6.5% is not unusual.**

**Floriguard is different. Not only is this tailor-made insurance competitively priced. It can be paid by direct debit, over 12 months, by INTEREST FREE instalments.**

# Extra cover at extra-busy times FOR NO EXTRA COST

"WE'RE worked off our feet around Valentine Day and Mothers Day" admits Sandra Gare, a West Midlands florist. Business is such that the 8-strong shop, which occupies three ground floor properties, often needs to call in four extra staff.

The Floriguard people are already a step ahead in facing up to the boom-months.

During February, March and April, and the Christmas rush in December, Floriguard cover is increased by 25 per cent at no extra cost.

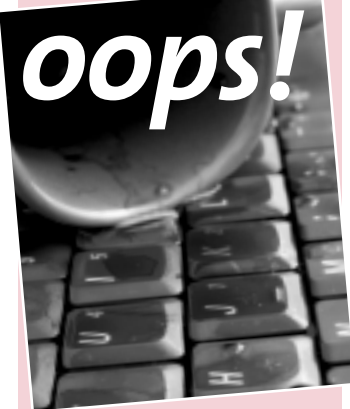
"These specific months may not be busy for every florist," admits Derek Blakeley, account handler for Floriguard. "If so, we're happy to be flexible. A client can nominate the months which are busiest in their

particular case, and we can adjust the 25% extra cover to suit them.

"This tailor-made extended protection applies to additional seasonal staff as well as to stock," confirms Derek. "In a generic insurance policy, increased cover would usually mean extra cost. With Floriguard there's nothing extra to pay."

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**FIRE, flood, theft and smashed windows may seem to be the typical causes of claims. But often small and totally unexpected incidents lead a florist to say "I'm glad we've got Floriguard insurance!"**

**Laptops are often more accident-prone than would be expected.**

**At one shop, an assistant was climbing a ladder to rearrange display fixtures. Stepping down, onto the shop's counter she also stepped onto her computer, cracking the computer screen. Not a good move.**

**At another, the laptop accidentally fell from the counter. It could have fallen on the floor. Instead, it dropped into a bucket of water.**

**Public liability is, of course, an important part of the scheme. This was fortunate for the florist whose outside stand-up sign was caught by a heavy gust of wind - and blown right into the side of a passing car.**

## "Good value is crucial" says Nadia

**SALES Coordinator Nadia Shakoor is rarely lost for words.**

Nadia, who joined the Bridge Floriguard department in 2006 has no misplaced ideas about her job. "Florists are very busy

people. Insurance can be the last thing they think about, and I make a point of keeping my call as brief and informative as possible," she says.

One thing about Floriguard



Nadia Shakoor

that impresses inquirers is its solidarity. It is an insurance policy which has been jointly developed by Bridge working with Norwich Union - the UK's largest insurer.

Another big 'plus' in its favour is value.

*"Floriguard is able to offer the right cover at the right cost."*

"Floriguard premiums are usually below those of other insurers. Florists face the huge buying power of the big supermarkets; it's not surprising that they are very price focussed," she declares.

Many general insurance policies offer 'catch all' cover, which may include cover for risks which simply don't apply to your business. By specialising, and pinpointing the policy at small to medium sized florists, Floriguard is able to offer the right cover at the right cost.



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## Accidents CAN happen

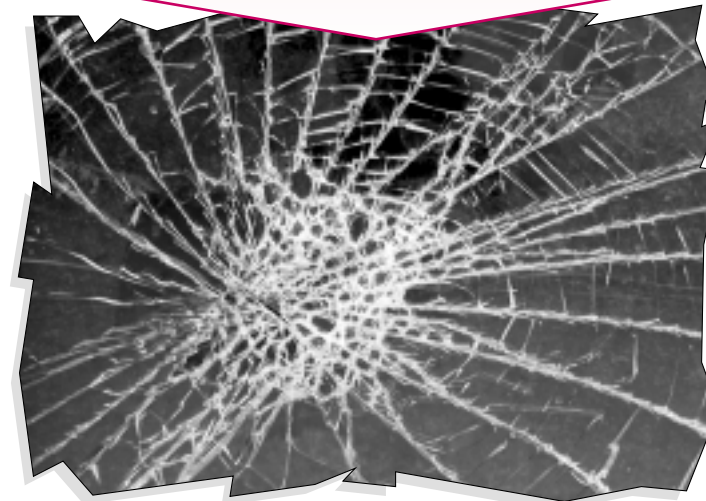
**A SPILLAGE or breakage in your shop is bad enough. But when that accident happens outside the business at a client's home, a hotel or church where wedding flowers are being displayed, for example, good, solid, specialist insurance cover is seen by many as essential.**

**Accidents can happen. Water leaking from a vase in a church resulted in a minor claim. Stains on the bride's wedding dress caused by the artificial flowers in a bouquet is another small more serious example.**

**"Staff are usually very careful, but it's not unheard of for someone to trip over boxes left by florists who are constructing a display," says Derek Blakeley, Floriguard Account Handler. "Working in someone's home with water, equipment and the flowers themselves, think how easy it can be to stain a wall or soft furnishings, or to knock over an ornament," he continues.**

**Floriguard provides liability cover of up to £2 million, which can be increased to £5 million if required.**

**"Not all insurance companies automatically give this cover, but the Floriguard policy acknowledges that accidents can be expensive, particularly if legal costs are incurred in order to defend a claim," says Derek.**



## WATERTIGHT DON'T let under-insurance jeopardise your future claims.

**"It's important to make sure that all the shop fixtures which belong to the florist, such as partitioning, false ceilings, counter till computers and vases etc, are adequately covered for their true value, to allow for reinstatement with new, if it comes to a claim," says Derek Blakeley.**

An example of this was at a northern florists which suffered storm damage recently. Floriguard cover for £5,000 was taken out by the client, but the true value of equipment affected was really £7,500. This resulted in the settlement by the insurers being reduced by a third.

The same scenario also applies to stock.

It also makes good sense, if you are a tenant, to check that your landlord has proper cover for the buildings.

A fire at the back of the premises of another florist



Derek Blakeley

resulted in considerable water damage by the fire fighters. One of the chillers was damaged, resulting in the loss of stock. There was also damage to files and accounts.

"We had no problem with our client's Floriguard claim," says Derek Blakeley. "However, there appeared to be a question mark about whether or not the landlord had properly insured his building.

"The roof needed extensive repairs and scaffolding had to be erected to the front and rear of the premises. In appearance, the florist shop - our client - appeared to be closed.

"Business interruption cover through the Floriguard insurance policy has safeguarded our client's income for the foreseeable future," assures Derek at Bridge. "But there remains a question mark about payment for repair to the landlord's buildings."