

# FloriGuard – for all your florist insurance needs!

FloriGuard through Bridge Insurance Brokers offers insurance policies for the various types of Florist from Retail florists who own or lease premises to Freelance florists who work from home or attend events.

In recognition of the diversity of modern florists we offer two flexible policies capable of covering all manner of risk, FloriGuard – our retail Shops Insurance and FloriGuard Freelancers – for Event and Wedding florists. FloriGuard is also the only insurance provider endorsed by the British Florist Association (BFA) for which members are able to take advantage of a further 15% discount, getting you more from your membership!

FloriGuard was developed to cover the normal demands and needs of retail florists throughout the UK and is underwritten by Royal & Sun Alliance Insurance Plc. When considering your renewal, comparing your current cover or looking to arrange insurance, why not compare the cover against the wide ranging cover and benefits of FloriGuard:

- \* “All risks” cover on Stock and Trade Contents including accidental damage and theft (following forcible or violent entry or exit)
- \* Buildings Cover (optional Extension) Automatically including Subsidence cover
- \* Seasonal stock increase of 50% for November, December & 31 days prior to Easter day, Mothers’ day and Valentines day
- \* Deterioration of stock following a chiller breakdown £1,000
- \* Revenue protection cover of up to £600,000 over 24 months
- \* Book debts cover £5,000
- \* Public and Products Liability Cover £2,500,000
- \* 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
- \* Legal Expenses cover limit £100,000 per incident (£1,000,000 any one period of insurance)
- \* Money Cover:
  - in transit or in a bank night safe until removed by a bank official £5,000
  - at your home or the home of any 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 £1,000
- \* Assault Benefits:
  - Death Benefit and Capital benefits £25,000
  - Temporary Total Disablement £250 per week (maximum 104 weeks)
- \* Dedicated customer care helplines including Legal advice and access to contractors to carry out emergency repair work on insured damage
- \* Low Excesses:
  - Property Damage £100.00, Glass £50.00, Stock in transit £100.00,
  - Deterioration of stock £50.00, Money £50, Subsidence (if cover required) £1000.00
- \* Interest free instalments
- \* BFA member discount of 15%

If you are out and about at events or simply working from home you need a policy that is flexible enough to cover you for all eventualities as your requirements may vary from other

florists. The various covers that should be considered and available through the FloriGuard Freelancer underwritten by Groupama are:

- \* Public Liability cover (options include £1m, £2m and £5m)
- \* Employers Liability cover (optional extension)
- \* Tools, Stock and business equipment cover (optional)
- \* Stock in transit cover (optional)
- \* Tax & Property Protection
- \* Employment & Prosecution Protection

It is important to ensure you are always adequately covered, at inception and throughout the life of any policy. The majority of covers can be amended and tailored to your individual needs and should be reviewed on an annual basis or following any changes in sums insured or circumstance.

Quotations can be arranged by calling 0161 236 3141 or visit us online at [www.floriguard.com](http://www.floriguard.com). For more information about BFA benefits and membership contact 0844 8007299 or visit [www.britishfloristassociation.org](http://www.britishfloristassociation.org).