



**R G FORD**  
INSURANCE BROKERS LIMITED

## Enhanced Cover Provided by Broker Network Shops Policy

Cover Provided Under Section 2 - Contents	AXA Shops Cover	Broker Network Shops Cover
Accidental Glass Breakage of fixed glass and sanitary ware	Inner limits apply	Unlimited
Loss of or damage to goods in transit in your own vehicle	£2,000	£5,000
Replacement of locks and keys following theft	£500	£1,000
Loss of Money		
1. From Premises during Business Hours, in transit and in a Bank Night safe	£5,000	£7,500
2. From Premises out of Business Hours	£1,000 in safe/£500 out of safe	£2,000 in safe/£500 out of safe
3. Whilst at the residence of any Principal or Authorised Employee	£500	£1,000
4. Crossed cheques and non negotiable money	£250,000	£500,000
Assault to your employees following robbery or attempted robbery		
• Death	£10,000	£25,000
• Total loss or permanent and total loss of use of one or more limbs	£10,000	£25,000
• Total and irrecoverable loss of all sight in one or both eyes	£10,000	£25,000
• Temporary total disablement from engaging in usual occupation	£100 per week for up to 104 weeks	£150 per week for up to 104 weeks
• Damage to clothing and personal effects	£500	£1,000
• Maximum compensation for 1 incident 1 person (in respect of temporary total disablement)	£10,400	£15,600
Automatic seasonal increase for Christmas and Easter	Stock Sum Insured increased by 25%	Stock Sum Insured increased by 50%
Loss or damage to Contents while providing outside catering	£2,000	£5,000
Exhibition cover for Stock in Trade and Trade Contents whilst at any exhibition within the European Community	Not applicable	£5,000
Rent Payable	Not applicable	30% of section sum insured over 24 months
Loss of Rent Receivable	Not applicable	£25,000 or 30% of section sum insured (whichever is the lower) over 12 months
Deeds and Documents	Not applicable	£50,000
Transparencies	Not applicable	£10,000
Cover provided under Business Interruption	AXA Shops Cover	Broker Network Shops Cover
Loss of Business Income resulting from damage covered under Contents.	3 times the Contents sum insured or £250,000 whichever is the greater – up to 12 months period	3 times the Contents sum insured or £500,000 whichever is the greater – up to 24 months period
Loss of Business Income as a result of damage at Suppliers premises	5% of Sum Insured or £25,000	10% of Sum Insured or £50,000 whichever is the greater
Cover for outstanding debts where business accounts are lost due to damage as defined above	£10,000	£50,000
Cover provided under Legal Expenses	AXA Shops Cover	Broker Network Shops Cover
Limit any one incident	£50,000	£100,000
Cover provided under Loss Recovery	AXA Shops Cover	Broker Network Shops Cover
To cover claims handling fees in order to provide Claims assistance	Not applicable	Applicable where claims value exceeds £5,000, excluding Subsidence and Business Liability claims
Storm, Flood, Escape of Water, Riot, Civil Commotion, Theft (by forcible and violent entry) and Accidental Damage claims	£300 excess	£250 excess

Broker Network Underwriting is a division of The Broker Network Limited. The Broker Network Limited is authorised and regulated by the Financial Services Authority.

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