



Underwriting Guide

Retail & Entertainment

PML: £9,000,000

Minimum Premium £250 Material Damage / Liability £160 / Combined £410 (Gross)

RETAIL:

Building:

Do It Yourself Retailers
Hardware Retailers

Clothing:

Baby Products & Services
Clothes Shops - Childrens & Babies
Charity Shops
Clothes Shops - Ladies
Clothes Shops - Men's
Lingerie
Lingerie (with Adult Toys)
Shoe Shops

Domestic:

Carpets & Rugs - Retail & Repair
Furniture - Retail
House Clearance
Ironmongers
Removals & Storage - Domestic

Electrical:

Car Accessories & Parts
Video & DVD Hire & Retail
Electrical Appliance Retailers
Electrical Appliances - Repairs & Parts
Electrical Supplies
Musical Instrument & Sheet Music
Shops
Mobile Phone & Accessories
Photographers-General
Photographic Processing & Printing
TVs, DVD & Video Players - Repairs &
Parts

Food & Drink:

Bakers – Retail
Confectionery
Delicatessens
Fishmongers
Farm Shops
Greengrocers & Fruit Sellers
Grocers & Convenience Stores
Health Food Shops
Newsagents
Off Licences & Wine Merchants
Supermarkets

RETAIL:

Gifts & Leisure:

Art & Craft Shops
Antique Dealers
Art Dealers & Publishers
Art Galleries
Beauticians (exc. treatment)
Sunbeds/Solariums (exc. treatment)
Book shops
Betting Shops
Car Boot Sale Operators
Clocks & Watches - Retail & Repairs
Cycle Shops & Repairs
Engravers
Florists
Fishing Tackle
Firework Shops
Greeting Card Shops
Gift Shops
Gun Shops
Barbers (exc. treatment)
Hairdressers (exc.treatment)
Pet Shops
Sports Shops
Adult Shops

Other Retail:

Cosmetics & Toiletries
Department Stores
Discount Stores
Market Stall Holders
Opticians - Ophthalmic
Petrol Filling Stations
Pharmacies
Post Offices

ENTERTAINMENT:**Drinking:**

Pubs
Restaurants - Pub Food
Social Clubs
Bars & Wine Bars

Other Ent:

Amusement Arcades
Adventure & Activity Centres
Athletic Clubs (*ex legal exp cover ex sporting injury*)
Bowling Alleys
Bowling Clubs
Bingo Halls
Billiard/Snooker/Pool Halls
Camping and Caravan Sites
Community Centres
Cinemas
Equestrian Risks
Exhibitions
Fishing Lakes
Golf Clubs, Courses & Professionals
Golf Ranges
Gymnasiums
Halls
Holiday Accommodation/Parks Ex Amusement Parks
Health Clubs/Saunas
Kiddie Ride Hire (Coin Operated Only)
Leisure Centres
Libraries
Masonic Halls
Museums
Saunas & Steamrooms
Sport Clubs (*ex legal exp cover ex sporting injury*)
Theatres
Water Sports

ENTERTAINMENT:**Restaurants:**

Cafes & Coffee Shops
Internet Cafes
Pizza Delivery & Takeaway
Restaurants - Chinese
Restaurants - European
Restaurants - Indian
Restaurants - Pizzeria
Restaurants - Speciality
Restaurants - Traditional
Take Away Food

PROPERTY/ACCOMODATION:**Holiday:**

Bed & Breakfast
Guest Houses
Hotels & Inns
Holiday Accommodation - Self Catering

Other:

Assylum Seekers
Car Parks
DSS
Market Operators
Multi-Tenure
Students
Unoccupied Property

Contact David, Steve or Peter

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