



**optis**  
insurance

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# Shop Insurance

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MGA

Our Shop/Retail Insurance is a combined package policy designed for SME retail businesses requiring both Liability and Material Damage cover.

This policy offers flexible protection for property, loss of earnings, and legal liabilities tailored to suit your client's business.

# Shop Insurance

We quote for over 90 different trades and can offer treatment extension cover for Hairdressing risks.

## COVER INCLUDES

- €13m Employers Liability
- €6.5m Public Liability
- €6.5m Products Liability
- Legal Expenses
- Material Damage cover against loss or damage caused by fire, specified perils, and accidental damage

## FEATURES AND BENEFITS

- A Rated capacity
- Cover for risks up to €2m Total Sum Insured
- Low minimum premiums
- Access to over 70 retail trades
- Property Excess: €350
- Liability Excess: €750
- Experienced underwriters available for efficient referral turnaround

## EXTENSIONS OF COVER

- Business Interruption
- Glass, Frozen goods, and Computer cover
- Loss of Money & Assault
- Goods in Transit
- Automatic 30% Seasonal increase
- Cover for Manual Work Away from the premises
- Treatment risk cover for Hairdressers - up to €250,000
- Property Owner's Liability extensions on request

If you require more information or would like to have a chat with us about our Shop Insurance product our dedicated broker team is on hand to help please contact the office on +353 (0)46 9481667.