

# RETAIL

We focus on small independent retailers and shop owners who sell specific products rather than general stores or supermarkets.

This factsheet is a high-level guide and not everything we can do – if in doubt, speak to your Hiscox underwriter.

## SWEETSPOT EXAMPLES

Coffee shops	Farm shops
Delicatessens	Arts, antiques, collectibles and memorabilia
Electrical retailers	Ceramics, pottery, china and glassware
Clothing and tailors	Kitchenware and cutlery
Stationary	Luggage and handbags
Fishing and angling	Plants, flowers, seeds and horticultural goods
Confectionary	Shoes

## OUR TARGET RISK PROFILE

<p>UK domiciled firms with a turnover of up to <b>£100m.</b></p>	<p>Up to <b>30%</b> overseas exposure.</p>
<p>Up to <b>20%</b> US exposure.</p>	<p>Up to <b>25%</b> income coming from overseas subsidiaries.</p>

## LIKELY MAXIMUM LIMITS

Property **£50m per location**

Casualty **£10m**

### KEY CROSS-SELL OPPORTUNITIES:



PROFESSIONAL  
INDEMNITY



CYBER & DATA

## KEY BENEFITS

- 01 All risks basis of cover
- 02 Stock in customers' or prospective customers' care
- 03 Continuing hire charges
- 04 Full theft
- 05 Defamation under public liability
- 06 Breach of intellectual property under public liability