

## ARUS Retail Package Product Summary

For all retail Insurance Policies arranged by AntonyRobin Underwriting Services and underwritten by Millennium Insurance Company.  
The Policies provide cover for trades including Shops, Public Houses, Restaurants, Guest Houses, Hotels. Fast Food Outlets including Fish & Chip Shops.  
Completion of an online Proposal Form is required

### Key Features

**Material Damage** to include Buildings (if selected),  
Landlords Contents, Trade Contents, Stock  
Fire and Perils including Theft & Accidental  
Damage as standard

### Business Interruption

Fire and Perils as standard  
12 month Indemnity Period as standard

### Glass

Breakage of glass or damage to Sanitary  
Fittings, Signs, Fascias, Blinds & Canopies  
standard limit £2,000

### Money

Money in Transit, on Premises during business  
Hours and in any bank safe standard limit £2,000  
Money in safe standard limit £2,000

### Goods in Transit

Standard limit £2,000

### Food Spoilage

Standard limits £2,000

### Loss of Licence

Standard limit £50,000 available for licensed risks

### Public & Products Liability

Limit of Indemnity £2,000,000 and £5,000,000

### Employers Liability

Limit of Indemnity £10,000,00

### Principal Extensions & Exclusions

- \* Excluding damage caused by theft not involving forcible and violent entry or exit
- \* Excluding damage caused by storm or Flood to property in the open or Stock not stored 150mm above floor level
- \* Subsidence available (£1,500 Excess)
- \* Terrorism available
- \* Seasonal Increase to 25% between
  - a) 1<sup>st</sup> March and 23 April
  - b) 1 November and 31 December

**Excess £250**

- \* Longer indemnity periods available
- \* Increased sum assured available

**Excess £250**

- \* Damage to frames and fittings limit £500
- \* Damage to Signs limited to £1,000
- \* Increased sums insured available

**Excess £250**

- \* Excluding damage caused by theft not involving forcible and violent entry or exit
- \* Personal Accident (Assault)
  - Capital Benefits £10,000
  - Weekly benefits £100
- \* Increased limits available

**Excess £250**

- \* Increased limits available

**Excess £250**

- \* Increased limits available

**Excess £250**

**Excess £250**

**Excess £250 Third Party Property Damage**

**Excess £250**

**The insurance contract is for a 12 month period expiring at midnight on the last day.**

**This document does not contain the full terms and conditions of the Insurance contract which can be found in the Policy Document**