

# Shop

Cover	Benchmark	Access RSA	Points to Note
<b>Standard Basis of Cover</b>	Material Damage All Risks	Material Damage All Risks	
<b>Buildings</b>	Optional	Optional	
<b>Rent receivable</b>	Automatically included to limit of 15% of Buildings Sum Insured	Enter Sum Insured if required	Benchmark Policies will retain their existing rent cover
<b>General Contents</b>	Limit of €750 for personal effects Damage to buildings signs, canopies fitments up to €5,000	Limit of €650 for personal effects Cover included for building signs with no inner limit	Cover previously included under Trade Fixtures Fitting, Plant and Machinery section on Benchmark, are now under General Contents section on Access RSA
<b>Stock</b>	Enter Sum Insured	Enter Sum Insured	
<b>Seasonal Increase</b>	30% Nov & Dec & 14 days prior to Easter	25% Nov & Dec and 31 days prior to Easter	
<b>Stock In Transit</b>	€2,500 Goods in Transit Only	€3,500 including stock at exhibitions/trade shows Drivers personal effects covered up to €130	

# Shop

Cover	Benchmark	Access RSA	Points to Note
<b>Fire Brigade Charges</b>	€20,000 included	€20,000 included	No change
<b>Deterioration of Stock</b>	Standard Limit €2,500	Standard Limit €2,500	No change
<b>Loss or Duplication of Keys (*replacement following theft)</b>	€1,000	€1,000	No change
<b>Temporary Removal</b>	15% of Sum Insured to max €10,000 Contents	10% of Sum Insured to max €325,000, except deeds and docs covered up to €32,000	
<b>Alterations/ Additions</b>	No cover	10% of Buildings, Tenant's Improvement, or Contents Sum Insured up to €650,000	

# Shop

Cover	Benchmark	Access RSA	Points to Note
<b>Glass Cover</b>	<p>€25,000 limit under Buildings Section</p> <p>€5,000 under Contents section</p>	<p>Buildings and Contents definitions include glass</p> <p>€5,000 limit applies to Accidental Breakage of Glass peril, no inner limit on other perils</p>	
<b>Fidelity Risk</b>	Limited to €10,000 and losses discovered within 14 Days	Does not apply to Contents	Applies to Money section in new Product
<b>Business Interruption</b>	<p>Standard limit: the higher of three times the Trade Contents Sum Insured or €750,000</p> <p>Cover: Gross Profit, ICOW &amp; Loss of Rent losses</p> <p>Suppliers extension Limit €25,000</p> <p>Limit can be amended on request</p> <p>12 months standard indemnity period (can be increased)</p>	<p>Gross Profit Standard Limit €635,000</p> <p>Increased Cost of working 5% of Gross Profit Sum Insured subject to maximum of €325,000</p> <p>All limits can be amended on request</p> <p>12 months standard indemnity period (can be increased)</p>	<p>Benchmark Policies will retain previous limit as new Gross Profit Limit, otherwise limit is as detailed for Access RSA cover</p> <p>Rent Cover under Access RSA is under the Property Damage Section</p>

# Shop

Cover	Benchmark	Access RSA	Points to Note
<b>Book Debts / ODB</b>	No Book Debts Cover	Limited to €15,000	
<b>Suppliers Extension</b>	Limited to €25,000	Limit of 10% of Gross Profit Sum Insured	
<b>MONEY</b>			
<b>In Transit/ Open Premises</b>	€10,000	€10,000	
<b>In Unspecified Safe when closed for Business</b>	€10,000 - in anchored or underfloor unspecified Safe €2,500 in other unspecified safe	€2,500 in unspecified Safe	Benchmark policies will retain current cover where safe is anchored or underfloor
<b>Out of safe when closed for business</b>	€750	€500	
<b>At Insured's/ Employees Residence</b>	No cover applies	In Safe/ Adult present €750 Otherwise €500	
<b>Non-negotiable Money</b>	€500,000	€325,000	
<b>Franking Machine/ Safe / Strong Room etc.</b>	No cover applies	Unlimited	

# Shop

Cover	Benchmark	Access RSA	Points to Note
<b>Personal Effects</b>	No cover applies	€500 (max €50 Money)	
<b>Fidelity Risk</b>	Loss must be discovered within 14 days Limit of €10,000 applies	Loss must be discovered within 7 days No inner limit	
<b>Personal Accident Assault (Money)</b>	Capital Benefits of €10,000 Weekly Benefits of €100 over 104 weeks	Capital Benefits of €7,500 Weekly Benefits of €100 over 104 weeks	Additional units of cover can be selected to provide higher Capital Benefits
<b>Standard Custodian Warranty</b>	Up to €5,000 – 1 Person €5,000 to €10,000 – 2 People €10,000 – €20,000 – 3 People Over €5,000 – to be carried in approved security bag	Up to €4,000 – 1 Person €4,000 to €8,000 – 2 People €8,000 – €15,000 – 3 People Over €15,000 – Professional Carriers (Amounts over €4,000 to be transported by car)	

# Shop

Cover	Benchmark	Access RSA	Points to Note
<b>EMPLOYERS LIABILITY</b>			
<b>Wages</b>	Cover is based on the number of employees	Automatically included	Benchmark cover is based on the number of employees whereas RSA will automatically provide EL cover regardless of the number of employees or wage roll
<b>Standard LOI</b>	€13M	€13M	
<b>PUBLIC LIABILITY</b>			
<b>Standard LOI</b>	Standard limit of €3M with option to request an increased limit	Standard limit of €2.6M with option to increase limit	
<b>Wrongful Arrest</b>	Limit €50,000	Limit of €15,000	

# Shop

Cover	Benchmark	Access RSA	Points to Note
<b>OTHER</b>			
<b>Policy Excess</b>	Standard - €250 Subsidence - €1,000 Money - €250 Employers/Public Liability - €250	Standard - €260 Subsidence - €1,250 Money - €130 Employers/Public Liability - None	
<b>Legal Expenses</b>	Optional	Optional	
<b>Cancellation Condition</b>	Insurer must provide 7 days notice to cancel	Insurer must provide 30 days notice to cancel	