



THE RETAIL MUTUAL

Protecting the high street one shop at a time

What Our Members Have To Say

“

I can not say enough good things about these guys!
My entire claim was dealt with very quickly and I was
happy with the outcome.

Tom Noble

”



THE RETAIL
MUTUAL

Why Choose Us? – An Alternative To Insurance?

Having the right type of insurance in place for a demanding high-street business is about more than providing valuable protection and peace of mind. It is vital for the success of your business.

At The Retail Mutual, we have used our extensive knowledge and years of experience of independent retailers to provide you with an alternative to insurance.

The business cover we provide reflects the fundamentals of insurance, like offering you support, security, peace of mind and financial protection, but with the added bonus of being a discretionary mutual.

We have created an adaptable cover solution that safeguards a wide variety of high-street and other retail businesses. Our cover is in place for when you need it the most.



No admin fees
No cancellation fees
No broker fees



Dedicated
UK-based call
centre

0%

Interest-free
instalments



Over 5,000 Members



The right to
appeal claims

Where It All Began



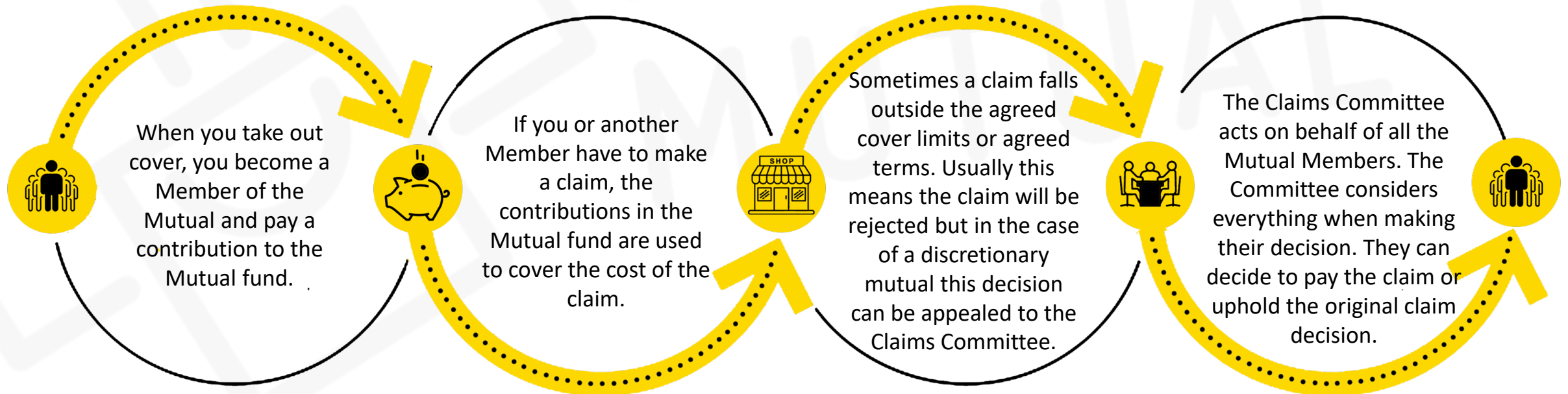
THE RETAIL
MUTUAL

We started The Retail Mutual over 20 years ago when the UK high street looked a lot different than it does today. It all started when a group of news and convenience retailers were fed up with not being able to find the right type of cover to protect their shops. Insurers were either too expensive or could not provide what the retailers truly needed. This sparked the conception of The Retail Mutual. As retailers themselves, the Mutual's founding Members understood the challenges of running a high-street business. This extensive experience and knowledge lent itself to perfecting the type of cover retailers wanted. It created a self-sufficient model that offered business owners a way to support each other by becoming Members of The Retail Mutual.

What Is The Discretionary Mutual Model?

Unlike insurance providers, at The Retail Mutual we offer discretionary cover. The Mutual delegates this discretion to a Board of Directors appointed from our Membership who are or who have been retail business owners themselves. One of the benefits of being a discretionary mutual is that we can take a slightly different approach when it comes to claims handling.

The Mutual has the ultimate decision on claims that fall within its retention. We empower our Directors to make key decisions and give them the authority to agree to claims that may fall outside a Member's agreed cover levels and terms. Our Board's Claims Committee are themselves current or former retailers and they use their in-depth knowledge and empathy to adjudicate any claims that could be appealed.





Our Ethos At The Retail Mutual

We care about independent high-street businesses because we are owned and operated by independent retailers.

We know how important it is to get your shop open and back up and running after an incident. This is why our dedicated and efficient claims team will do whatever they can to resolve your claim, giving you one less thing to worry about.

To us, you're not just another customer, you become a Member of The Retail Mutual and join our supportive independent business community. As one of our Members, you can attend the Annual General Meetings and vote on important issues including who is elected to the Board.

Just because you're an independent business owner, doesn't mean you are on your own, you are part of The Retail Mutual.

Owned

By all its
Members

85%

Member
retention rate

Join

Like-minded
business
owners



THE RETAIL
MUTUAL

What Our Members Have To Say

“

When I arranged my Business Cover with The Retail Mutual, the team were fantastic with a friendly, informative and professional service.

Laura Fisher

”



THE RETAIL
MUTUAL

Our Cover Solutions

At The Retail Mutual we provide protection for retail, catering and other independent businesses on and off the high street. Our cover solutions are a combination of Public liability, Employers' liability, Stock and contents cover, Business interruption and Buildings cover.

We also offer Home cover and Landlord cover not only for our Business cover Members but for anyone who currently works or used to work in the retail sector, giving you further peace of mind that your home and contents are protected.

- ✓ Public liability cover
- ✓ Employers' liability cover
- ✓ Stock and contents cover
- ✓ Business interruption cover
- ✓ Buildings cover



Retail Business Cover



Catering Business Cover



Home Cover



Landlord Cover

Our Health Cover & Mortgage Solutions

As a self-employed, independent retailer, running your own business can put a lot of stress and strain on your health. At The Retail Mutual we have teamed up with Westfield Health to offer a range of health cover solutions that give you access to prompt diagnosis and treatments. We can also, in co-operation with L&C, provide you with access to life cover options designed to protect you in the event of unforeseen circumstances resulting in a critical illness or worse, death. If you are looking to move house or purchase a new property then L&C can also provide you, as a Member of The Retail Mutual, with access to their comprehensive database of thousands of mortgage deals from major UK lenders.



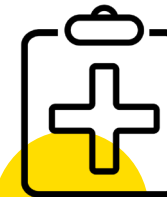
Health Cash
Plan



Access Surgery
Health Cover



Mortgages



Critical Illness
Insurance



Term Life
Insurance

What Our Members Have To Say

“

Excellent customer service looking after us when we had a personal emergency, resolved very quickly.

David Coughlan

”

Who's Covered For Retail Business Cover?



Newsagents



Convenience
Stores



Grocers



Supermarkets



Off Licences



Hair Salons



Barber Shops



Beauty Salons



Clothes Shops



Bridal Shops



Dry Cleaners



Florists



Gift Shops



Bookshops



Opticians

At The Retail Mutual we currently cover thousands of Members representing over 100 different trade types. Here are just some of the trades type that we can protect with our Retail Business cover. To find out more visit the website or contact us.

Who's Covered For Catering Business Cover?



Restaurants



Tearooms



Butchers



Bakers



Coffee Shops



Cake Shops



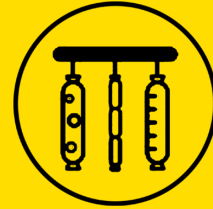
Cafes



Takeaways



Sandwich Shops



Delis



Fish and Chip shops



Ice Cream Parlours

Here are just some of the trade types that we can offer Catering Business cover for. To find out more visit the website or contact us.

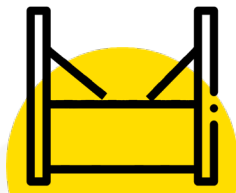
What's Covered?*

A lot of unforeseen incidents can happen when running a business. Even with all the right preventive measures in place accidents can still occur. Being prepared for the worst will keep you one step ahead and help you get back on track after an incident.

Below are just some of the incidents that we could potentially cover you for at The Retail Mutual:



Break-ins and thefts



Damaged shop fittings and fixtures



Accidental building damages



Damaged equipment



Public and employee liability claims



Goods in transit



Business interruption



An employee accident or injury



Fire damage



Slips and trips



Water, flooding and escape of water damage



Damaged, stolen or lost stock

*Cover wording and circumstances may vary, please always check your cover wording

What Our Members Have To Say

“

The Retail Mutual is a brilliant company and I was very impressed with the level of service I have received. The renewal process and professional attention was perfect.

Ray Chandler

”



THE RETAIL
MUTUAL

If you are tired of insurance providers and are interested in an alternative to insurance, then why not become a Member of The Retail Mutual by

Calling: **0333 2121 007**

Visiting: **www.TheRetailMutual.com**



THE RETAIL
MUTUAL



THE RETAIL
MUTUAL