

# **G.M. Imber and Sons Ltd.** **MARKETINSURE STARTER**

## ***Statement of demands and needs for Market Traders***

This document sets out clearly and concisely your demands and needs for insurance. It also contains our personal recommendations for insurance that will meet your specific requirements.

You have asked for liability cover to cover you as a Market Trader.

### ***Recommendations***

After a review of your demands and needs for insurance we feel that the **MARKETINSURE STARTER** policy will best meet your requirements. This policy will cover you as a Market Trader for Public Liability, Products Liability and Employers' Liability insurance. You will be covered when you trade from a table, stall, pitch, kiosk, gazebo or fixed indoor unit including an inshops unit so long as it is within a market or market type environment. Similarly, you will be covered at outdoor markets, craft fairs, shows, exhibitions or in shopping malls other than shops. Trading from marquees is also covered as long as it is no bigger than 15ft by 15ft.

G.M. Imber & Sons Ltd., recommend the following cover:

<b>Type of Cover</b>	
Public Liability	£5,000,000
Products Liability	£5,000,000
Employers' Liability	£10,000,000

Internet/Mail order sales are also covered if sales are below £25,000 per annum.

Please note if you undertake any wholesale activity this must be referred to G.M. Imber & Sons Ltd.

The **MARKETINSURE STARTER** policy covers both husband and wife or a formal legal partnership for one annual premium.

This policy **EXCLUDES** exports to the USA/Canada.

This policy will not cover you if you have an online turnover of over £25,000 or Wholesale more than £5,000 per year.

**There is NO cover for your stock under this policy, should this be required please advise us and we can arrange cover under a different policy.**

Cafes and retail of heated food involving deep fat frying is **NOT** covered under this policy – please ask for details of our **MARKETINSURE** policy for more details of appropriate cover.

The Policy is insured by Syndicate DTW1991 at Lloyd's as defined in the Policy