Shops & Salons Insurance FAQs

Shop Insurance

Shop insurance is a specialised form of commercial insurance that can help provide financial protection against certain risks. Typically, a policy will cover risks specific to a shop's operations. Shop Insurance is an important consideration for shops in the UK, assisting in protecting both small and large businesses.

What insurance should I consider for a shop?

Standard shops will typically look to have insurance such as Public Liability, Stock and Contents, depending on their individual needs, and Employers' Liability, which is a legal requirement where there are employees.

At Brown & Brown, we can tailor a shop insurance policy around your business and it's unique requirements, helping you potentially avoid paying for cover that may not be relevant to your business needs.

What does shop insurance cover?

It is important to ensure your business has appropriate cover in place should the worst happen. Depending on the insurer and policy selected, cover can include:

- Employer's liability
- Public Liability
- Product liability
- Stock
- Contents
- Buildings
- Business Interruption
- Deterioration of Stock
- Loss of licence
- Shop front and glass cover
- Loss of money
- Seasonal Increase cover for your busiest months of the year i.e. Christmas

Cover is subject to policy terms, conditions and exclusions.

How much does shop insurance cost?

The cost of shop insurance will depend on the type of shop and products being sold, location, turnover and the number of employees. When calculating premiums insurance providers may also take into account factors such as claims history and security measures.

At Brown & Brown, as an insurance broker we work with a range of high rated insurers so we can review a range of solutions to help find cover that meets your needs.

Why is insurance important for Salons?

Salons may need additional covers to help protect against treatment risks. Without a suitable insurance policy in place, a salon could be at risk of significant financial losses should an incident occur.

What insurance should I consider for a coffee shop?

Cover is also included for Products Liability for the goods being consumed. It can also include deterioration of stock, helping to protect your chilled items should you have a loss of power or a chilled unit fail. Engineering insurance can also be included to help meet statutory inspections required by law for items such as pressure plant, electrical plant, local exhaust ventilation and refrigerated systems.

Does shop insurance cover events?

Shop insurance can be extended to cover events you may attend or hold as a business, we can look to add this into your cover or provide specific events insurance cover should this be more appropriate.

Ready To Find Your Customers Solution? Let's Chat.

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Tracker: bbrown-tracker.leadpal.co.uk

At Brown & Brown, our agency team have built up years of experience supporting our introducers with a broad range of insurance specialisms. With a culture built on honesty and integrity, we endeavour to provide support and solutions, helping to build relationships and revenue.

Why Choose Brown & Brown?

- 4.8 star and rated Exceptional on Feefo
- Over 98% of customers renew with us each year*
- We have in-house claims support for your customers
- You will be allocated a member of our agency team to assist with managing your leads
- Teams dedicated insurance specialists to meet your customer's insurance needs
- We thrive in arranging insurance for unusual, specialist and complex general insurance risks

*Bath, Bridgwater, Bridport, Bude, Clevedon, Devizes, Newton Abbot, Penzance, Plymouth and Somerton branch offices. Data used 1.7.24 to 30.6.25