Product Name	*Retailers Package - incorporating Hair & Beauty and Café & Tearoom*
Co-Manufacturer	MSIG
Date	*July 2026*
Product Information	
Outcome of the Product Review and Fair Value Assessment	In accordance with the Financial Conduct Authority (FCA) regulation such as the Product Intervention & PROD 4 requirements, and Consumer Duty obligations, a comprehensive product review and fair assessment have been completed for the Retailers Package. The product has been subject to Acrisure UK full product review process and signed off by our authorised approvers as representing fair value to customers. The Retailers Package offering show both value in the covers provided for customers and usability. All customer centred metrics analysed in our assessment were within tolerance and indicated Price and Value Outcome.
Target Market Statement	
Product Description	This product provides a package of cover for Commercial Retail Customers operating business located in the UK and is accessed via the online AUK portal by authorised broking partners.
Who is the product suitable for?	This product is for the following trades who own or rent their premises to trade within Retail Shops including incidental online sales: - Hair & Beauty shops/salons - Tea rooms - Café Owners Businesses could be high street operations which have a number of staff, and which are open to the public.
Who is the product not suitable for?	This product is not suitable for: - Consumers - Online retailers - Policyholders operating from a Residential premises
Key Covers	• Contents • Stock • Loss of Money • Personal accident assault • Glass breakage and replacement including sanitaryware or the shop front • Goods in Transit • Deterioration of stock • Book debts • Business Interruption in the form of loss of Gross Profit and Rent receivable • Public and Products liability – • Employers Liability • Prosecution defence costs There is also the option where required to add Buildings, Loss of License, All Risks & Terrorism where this meets the customers demands and needs.
Key Exclusions	Market Standard Exclusions apply. There may be exclusions applicable to each of the cover provided, as further specified in the wording and supporting policy documents.
Fee Analysis	There is a fee matrix across all new and renewals business as agreed with the capacity.
How should this product be sold and distributed?	This product is distributed to a select group of trading partners who have been onboarded by AUK MGA. This product can only be accessed by approved brokers via the online quote portal, acting on behalf of their customers.
Actions expected from those involved in the distribution chain	Those involved with the distribution chain should: • Consider the value of the product and the impact to the end customer as a result of the addition of any fee's, premium finance/payment arrangements or ancillary products etc. • Make sure that care is taken to ensure no duplicate cover exists or is caused by an add-on where that cover is already provided by the policy. • Provide clear and consistent support to all customers.

	• Notify AUK/Acrisure of any complaints, fair value concerns or customer vulnerabilities they are made aware of so that these can be communicated to all those involved with the distribution chain. All parties are expected to respond to carrier requests promptly and without unreasonable delay.
How does this product meet the needs of vulnerable customers?	Whilst we are currently unaware of any areas of this scheme which could exploit a customer in a vulnerable circumstance, we continue to review and monitor any changes on an ongoing basis. At present AUK/Acrisure's evaluation suggests that vulnerable customers would receive the same if not better outcomes as a non-vulnerable customer.

How Often Will This Product Be Reviewed	Product reviewed bi-annually unless an earlier review needed due to changes in the product features or distribution strategy or product no longer delivering fair value		
Date of next review	July 2028	**Published**	August 2026