

clicks AND MORTAR

Clicks and Mortar – Do I need insurance to be a seller?

Yes, we will be requesting to see seller's insurance certificates.

You will need public liability insurance which covers you if you accidentally injure a member of the public, or damage their property, whilst making or selling your products.

You'll also need product liability insurance to cover against any injury or sickness caused by the products you sell. For example, if someone got food poisoning from your food, or injured from a sharp piece of jewellery, this cover would pay for the claims against you. It's important to have an annual policy even if you only sell at specific times, as someone could be injured by your product at any time.

You might also want to consider covering your stock, in case of damage or theft. Employers' liability insurance may also be a legal requirement if you have employees, even if you hire them on a casual basis.

We have partnered with Direct Line for Business, who are offering sellers in the Clicks and Mortar shops, a 20% discount on their Retail business insurance.

Terms & conditions: Offer is available to new customers only. It is an introductory discount. Discount not valid with any other discount offer. Excludes businesses who export to the United States. Subject to underwriting acceptance criteria. Offer valid until 30.04.2020. Underwritten by U K Insurance Limited. A promo code will be provided separately if you are selected to be a seller. You will need this to get the discount.