

# THE RETAIL MUTUAL'S RISK ASSESSMENT GUIDE

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An in-depth health-and-safety guide  
and risk-assessment template  
for shops



THE RETAIL  
MUTUAL



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# ACCIDENTS CAN HAPPEN, OFTEN WHEN YOU LEAST EXPECT THEM

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**Not having the correct procedures or protection  
in place can cause serious damage to you, your  
team, your customers and your business.  
Is it worth the risk?**

Owning a shop means you are a dab hand at creating a shopping experience to remember. But while predicting your customers' needs and making sure that you have the right stock in place to meet them is important, it shouldn't be your only priority. Their health and safety is paramount, and the same goes for you and your staff. So how can you put the right procedures and processes in place to help protect your business? Carrying out a risk assessment is the perfect place to start.

As a specialist business cover provider, The Retail Mutual has seen the financial and reputational impact of Public and Employers' Liability claims. These claims are often the result of risks not being adequately identified and due care and attention not being implemented.

This is why we have created this in-depth self-assessment guide to recognising, resolving and reducing risks in your shop. This step-by-step guide has been designed to help you be proactive in spotting accidents before they happen, by identifying potential risks and finding solutions to keep you, your employees, your clients and your business safe.

## THE RETAIL MUTUAL'S RISK ASSESSMENT GUIDE

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**Disclaimer – This is not a legal document**

You must follow all legal requirements and training for your business  
This document is a guide to help you identify and reduce risks within your shop

This guide could be incorporated as part of your health and safety training or be reviewed on a regular basis as part of your health and safety protocol.

The Retail Mutual is a trading name of The NFRN Mutual Limited, which is regulated by the Financial Conduct Authority, FRN: 312391.





# Why is it important to conduct a risk assessment?

You are required by law to conduct a risk assessment if you have five or more employees, in compliance with Regulation 3 of the Management of Health and Safety at Work Regulations 1999, which contributes towards the Health and Safety at Work Act 1974.

Even if you don't have more than five employees, it is still good practice to conduct a risk assessment across your entire business. Ultimately you are fully responsible and have a duty of care for your customers and employees. Carrying out a risk assessment also puts you in the mindset of being safety conscious.

There can be many pitfalls and dangers present on your shop premises, from spillages and trip hazards to loose roof slates or poorly attached signage that can fall down on customers or staff. Accidents can and often do happen, but having the right processes in place can reduce the impact should one occur.





# Government legislation

A range of legislation has been introduced over the past 60 years to help improve health and safety in the workplace.

## 1/ Provision and Use of Work Equipment Regulations 1998

Also known by the acronym P.U.W.E.R., this legislation places a duty on employers to ensure that the work equipment they own, operate and have control over is maintained in good condition and efficient working order so that it is safe to use at all times.

## 2/ Personal Protective Equipment at Work 1992

Also known as PPE legislation, these regulations set out employers' duties concerning the provision and use of personal protective equipment (PPE) to protect the user against health or safety risks at work. It covers items such as safety helmets, gloves, eye protection and safety footwear. Providing PPE in shops is particularly important when it comes to making your shop safe in light of Covid-19; see page 20 for more details.

## 3/ Manual Handling Operations Regulations 1992

The Manual Handling Operations Regulations set out measures for dealing with risks from manual handling, ranked in a clear order, from avoiding hazardous manual handling operations where possible and assessing any that cannot be avoided, to reducing the risk of injury.

## 4/ Electricity at Work Regulations 1989

The Electricity at Work Regulations are statutory regulations which require precautions to be taken against the risk of death or personal injury from electricity in work activities. They were set up under the Health and Safety at Work Act 1974, which sets out the general health and safety duties of employers, employees and the self-employed (see below).

## 5/ Health and Safety Act at Work 1974

The Health and Safety at Work Act 1974 is the primary piece of legislation covering occupational health and safety in the UK. It sets out the general duties which employers have towards employees (including temps, casual workers and the self-employed), customers and other visitors.

## 6/ Environmental Protection 1990

The Environmental Protection Act defines the fundamental structure and authority for waste management and control of emissions into the environment.

## 7/ C.O.S.H.H. Act 1989

The Control of Substances that are Hazardous to Health Act requires employers to control substances that are hazardous to health. It employs a range of preventative measures such as risk assessments, control and monitoring, training and emergency planning.



## 8/ Fire Precautions Act 1971

The Fire Precautions Act brought into force a range of legal requirements relating to fire precautions for premises including shops, offices and hotels. Further regulations have since been introduced under the Fire Precautions (Workplace) Regulations 1997 and Regulatory Reform (Fire Safety) Order 2006. In this guide we take a look at fire hazards and the risk they pose to shops on page 18.

## 9/ The Employers' Liability (Compulsory Insurance) Act 1969

This Act introduced the requirement for every employer, unless exempt, to insure against liability for bodily injury or disease sustained by their employees in the course of their employment, and to maintain this insurance. The General Regulations of 1971, introduced under the Act, requires insurers to issue a Certificate of Insurance which should be held digitally and presented upon request. Employers should make sure that all information on this certificate is correct and up to date.

In this guide we look at how to keep your team safe (page 16) to prevent an Employers' Liability claim.

## 10/ O.S.P.R.A. 1963

The Offices, Shops and Railway Premises Act 1963 was, at the time, intended as an extension of the Factories Act 1961 to broaden workplace protection to other employees in Great Britain. Its introduction made provision for securing the health, safety and welfare of persons employed to work in office or shop premises as well as those working in certain railway premises. In total it provided protection for a further 8 million people employed in those sectors, laying down requirements for a range of aspects including cleanliness, overcrowding, temperature control, ventilation, lighting, sanitary facilities, eating facilities and more.

# What happens if risks are ignored?

**"It was an accident waiting to happen."**

These words are frequently said after an incident that could have been easily avoided if the right procedures had been in place.

Some risks can be easily rectified, and some risks are just completely unavoidable. But failure to put preventative measures in place could have a substantial financial and reputational impact on you and your business in the event of a claim.



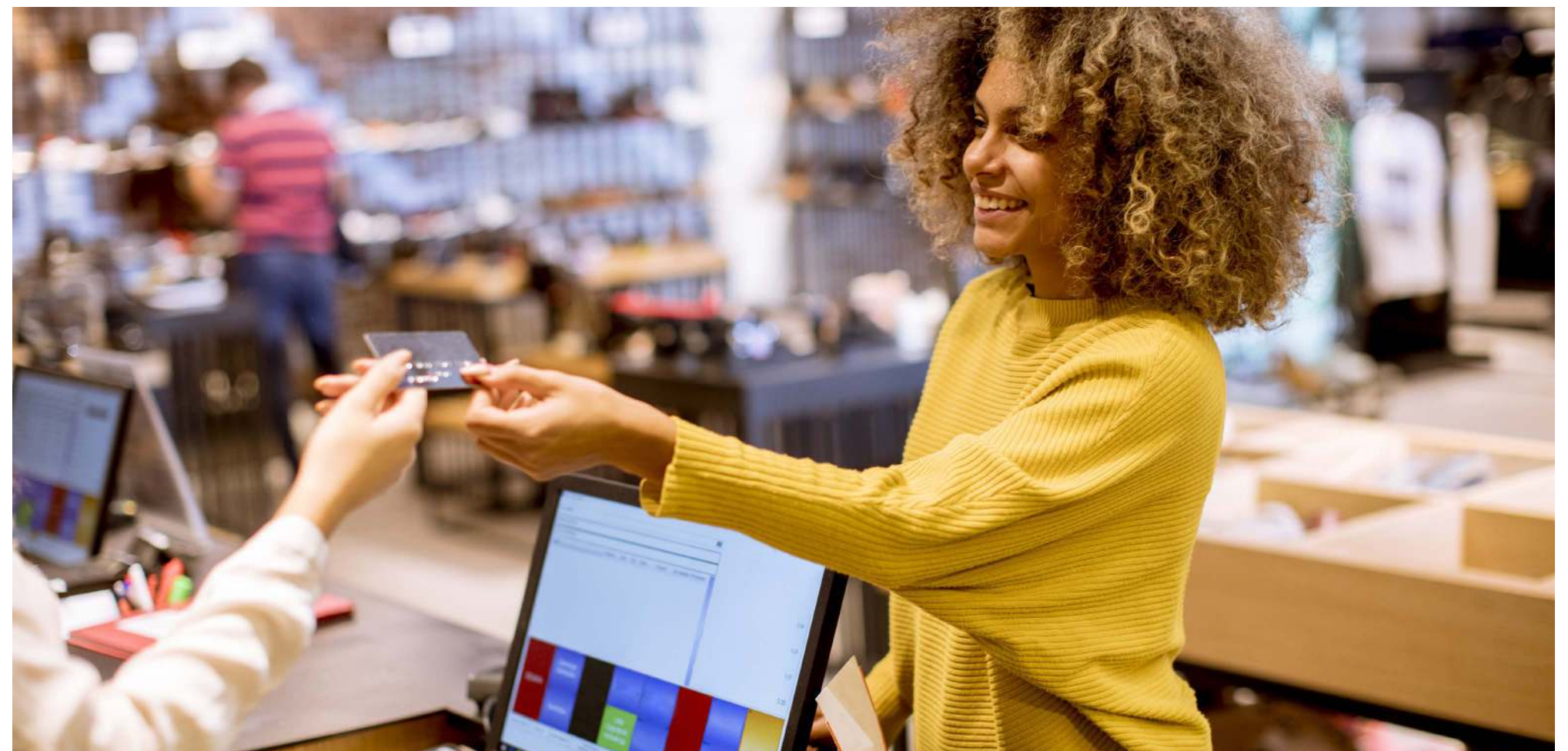
# Employers' Liability claims

If you employ any staff, you may be legally required to have Employers' Liability insurance as mandated by the Employers' Liability (Compulsory Insurance) Act 1969, with at least £5 million of cover in place. The Act's definition of staff includes any employees, contractors, casual workers, temporary staff or volunteers. Failure to be adequately insured could result in a significant fine.

It's your responsibility to make sure your staff are safe and can perform their job without causing injury or harm to themselves. You have to provide the necessary equipment or make adjustments for a comfortable working environment; this is mandated under the Health and Safety at Work Act 1974.

# Public Liability claims

If a customer is involved in an accident or is injured on your premises, it could result in them seeking compensation from you. This is known as a Public Liability claim. Depending on the situation, a Public Liability claim could involve figures upwards of £50,000. It can be a long and painful process for both parties involved, so it's wise to make sure you have processes in place to reduce the chances of an accident happening, as well as insurance or alternative cover to help protect you in the event that a claim is made against you.







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## What are some of the common risks and solutions?

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WHAT ARE SOME OF THE COMMON RISKS AND SOLUTIONS?

# Slips and Trips



When it comes to shops, slips and trips are some of the most common types of accidents resulting in claims. If a member of staff or a customer takes a fall, it could result in sprains, fractures or nasty bumps and may lead to a Public or Employers' Liability claim against you.

### Some of the most common causes of slips and trips are:

- » Liquid from mop buckets, leaking product packaging or other spillages
- » Wet or muddy floors caused by customer footfall on rainy days
- » Pools of water from leaking pipes or faulty equipment such as fridges or freezers
- » Uneven flooring causing loss of footing
- » Slippery floors in walk-in fridges and freezers
- » Steps that aren't clearly visible, such as at an entrance
- » Discarded packaging from stocking shelves
- » Trailing wires or other hazards
- » Unattended or disregarded boxes or stock left on the shop floor or not stored correctly and safely
- » Poor or low lighting in parts of the shop, making it difficult to see objects or other obstacles
- » Stock trollies or movable cages placed incorrectly or left in doorways or walkways, causing a trip hazard

### Solutions:

- » Make sure floors are cleaned regularly throughout the day to reduce the risk of accidents occurring. Clean up any spills as soon as they occur
- » Use signs and barriers to highlight wet floors, uneven flooring or steps. Wet floor signs, cones, hazard tape and signs with large writing can all be used to help make staff and customers aware of the risk
- » Putting down non-slip mats or skid-resistant flooring can provide more friction and help reduce falls
- » Regularly check and maintain equipment that could cause leaks, such as pipework, fridges and freezers
- » Use cardboard or absorbent mats at your shop entrance to minimise mud or water being walked onto the floor
- » Tie up, stick down or safely cover any loose or trailing cables
- » Replace any broken flooring and install ramps if required
- » Install CCTV cameras in your shop, so that if there is an incident you will have documentary evidence to refer to
- » Keep stock correctly stored away in a designated stockroom or in a trolley or cage while on the shop floor
- » Replace poor light bulbs or fixtures with more efficient lighting
- » Keep stock trollies from deliveries stored safely in a designated area or to one side, and not left in the middle of walkways
- » Wear safety shoes with steel toe caps and non-slip soles to protect your feet and reduce slips



# Electrical Equipment



Depending on your retail trade, most stores these days use a variety of electrical equipment in the usual course of their operations, from card machines and EPOS systems to chilled food cabinets or freezer units, while some also use TVs, promotional screens or radios for customer entertainment. These devices are there to make working life simpler or improve the customer experience, but if they are not maintained or handled correctly, it can result in electric shocks, injuries and in extreme cases, even death, especially if they come into contact with a water source. This could result in a Public or Employers' Liability claim.

## Some of the most common accidents involving electrical equipment:

- » Electric shocks due to old or poorly maintained electrical equipment
- » Electric shocks due to damaged or exposed wires
- » Wires from electrical devices can be a trip hazard if not properly used or stored
- » Heavy items such as wall-mounted TVs and radios can cause serious injury if they fall from a height
- » Having TVs, tablets or computers on display could encourage robberies and break-ins
- » Wet surfaces or pools of water near electrical devices could cause electric shocks, explosions and fires, resulting in serious injury, building damage or even death of a customer or employee

- » Running too many electrical devices from an electrical outlet, with the assistance of an adaptor or extension lead, could lead to overloading your mains, causing electrical fires
- » A build-up of dust and other dirt can cause electrical equipment to catch fire

## Solutions:

- » Keep all electrical equipment up to date with regular Portable Appliance Testing (PAT)
- » Any broken or damaged electrical devices or equipment should be replaced and no longer used
- » Clean or mop up any spills or pools of water as soon as possible after they occur
- » Where appropriate, turn off electrical devices and equipment at the mains when not in use
- » Keep electrical wires wound up and not extended beyond reach, and do not leave electrical wires across walkways
- » Tape, cover or safely secure any long-running wires that may protrude or are a potential trip hazard
- » For wall-mounted devices, make sure there are safety wires in place to stop devices falling completely
- » Keep portable electrical devices locked away or out of sight of the shop front when closed
- » Regularly clean in and around electrical equipment safely to reduce the build-up of dust and dirt. Remember to turn off and unplug all electrical equipment before handling





# Manual Handling

Retail can be a physical and tiring job, with much more to it than just serving customers all day. Depending on the type and size of your business you may have to deal with taking in deliveries, stacking shelves, maintaining stockrooms, lifting heavy objects, working at heights, handling sharp objects or other maintenance tools, and lots of bending and stretching.

If any of these are not performed correctly or safely it could result in bruising, pulled muscles or joints, broken bones or in serious cases even death. As an employer, if you fail to supply the correct equipment to enable your staff to do their job or create an unsafe working environment, you could find yourself facing an Employers' Liability claim.

## Some of the most common accidents involving manual handling:

- » Pulled muscles, back pain or more serious injuries can result from improper lifting, carrying or setting down of heavy objects such as display units or stock



- » Over stretching or overexerting yourself to reach items out of reach can result in pulled muscles or falls
- » Carrying heavy or awkward items, or carrying too many items at once can result in falls or other injuries
- » Falling from heights can be a danger if you are working with ladders, for instance to stack shelves, arrange promotional displays or change bulbs
- » Using sharp objects such as Stanley knives or box cutters to open and flatten boxes and other packaging material could result in serious cuts, gashes or serious injury
- » Repetitive Strain Injuries (R.S.I.) or Carpal Tunnel Syndrome (C.T.S.) can occur as a result of repeated motion such as scanning barcodes or stacking shelves. R.S.I. can affect the hands, wrists, arms and neck
- » Moving stock in delivery trollies or movable cages incorrectly could result in knocking over customers, employees, displays or other fixtures and causing serious bumps, bruises, broken bones and even concussion
- » Stacking high- and low-level shelves can cause stiff, locked or inflamed joints and ligaments
- » Items can fall due to being over stacked on shelves or stored in difficult-to-reach locations, resulting in head injuries, broken bones, bruising or being crushed or knocked unconscious
- » Trollies, forklifts, pallet trucks and delivery vehicles can knock down staff or customers if driven incorrectly
- » Dropping or catching falling items can result in severe bruising, cuts and broken bones, especially to the hands or feet



## Solutions:

- » Carry out regular and extensive health-and-safety training for lifting and carrying
- » When lifting heavy objects, be sure to lift with your legs and not your back, and don't overexert yourself. Follow proper health-and-safety procedures when lifting
- » Carry only what can be comfortably carried, without overexerting or reducing visibility
- » Where possible work in pairs to help lift heavier items, shop fixtures or displays
- » If possible, limber up or stretch before intensive manual handling. Avoid over-stretching or spending long periods of time in awkward or uncomfortable positions
- » Conduct proper ladder and working-from-heights training. Use ladders with locking wheels or safety locks and ensure they are placed on level and stable ground. If possible, have someone else assist with holding or steadying ladders
- » When working at heights, avoid overreaching or overexerting as this can result in a fall
- » Always follow stockroom protocol and safety procedures. Don't stack boxes too high and make sure any items stored at height are placed safely and securely. Use secure racking or shelving and anchor it to the wall or floor, and make sure doorways, walkways and fire exits are kept clear at all times
- » Always try to store heavy items on the ground and lighter items higher
- » Make sure mezzanine floors are protected by secure safety barriers. Never lean out or jump from mezzanine floors
- » Don't attempt to catch falling items from heights. Clear a path or space for the item to fall if possible and make other people aware as quickly and as loudly as you can
- » Use safety knives if possible when cutting boxes. Always cut away from yourself to avoid cutting your hand or part of your body
- » Always pass sharp objects handle first and ensure Stanley blades are retracted at all times when not in use
- » Store sharp objects in a safe and secure place, and ensure they are only used by fully trained members of staff
- » Carry out trolley, movable cage, forklift and pallet truck training on a regular basis and where appropriate, ensure the correct licenses or paperwork are in place before anyone uses such equipment
- » Delivery and movable cages should always be pulled and not pushed to ensure you can see what is ahead and stop quickly if the need arises
- » Before using a trolley, movable cage, pallet truck or forklift, make sure you check your surroundings to ensure there are no obstacles or people close by. Always keep equipment maintained and do not use if it is broken or faulty
- » Avoid overloading trollies and cages, and ensure that loads are properly secure
- » Provide additional clothing or equipment to help protect or assist workers, such as safety shoes, gloves, knee pads or kneeling mats, and movable steps
- » Encourage and allow staff to take regular breaks and stretch
- » Hire trained professionals for maintenance or other jobs that you and your team won't be qualified for



# Keeping your team safe



Your staff are vital to the success of your business. This means making sure that they can do their job safely and securely in the working environment. As an employer, it is your responsibility to provide access to the correct tools, equipment and essentials they need to carry out their tasks.

Failure to do so can result in an Employers' Liability claim being brought against you and your business. Having Employers' Liability cover is a legal requirement if you have any staff, and it will lead to a hefty fine if you are found without it.

## Some of the most common incidents that could involve you or your team:

- » Backaches and pains from standing for long periods, for instance when manning the till or assisting on the shop floor
- » As the manager or owner of a shop, there may be times when you or a member of your team is working alone on the premises. There are several potential risks if an incident occurs and there is no support or assistance immediately to hand
- » Verbal or physical abuse from members of the public can cause alarm or stress to you or your staff
- » Threats of violence from criminal gangs or other criminal activities can result in extreme stress
- » Overheating or working in cold, damp conditions could lead to sickness or other health issues

- » Physical or mental tiredness can occur from working long hours or busy service times
- » Stress, anxiety, depression and other mental health issues could develop from pressurised, stressful or intense situations

## Solutions:

- » Keep tills and display units at suitable heights. Make sure tools and equipment are easily accessible without fear of overstretching or straining. Have an adjustable chair for use at the till area to minimise prolonged periods of standing uncomfortably
- » Encourage and allow staff to take regular breaks to stretch and unwind physically and mentally unwind
- » Provide or recommend comfortable, quality safety shoes or uniforms for your employees
- » Keep your premises well ventilated, opening windows and using fans, air conditioning and heaters when appropriate
- » Install CCTV to keep your staff safe
- » Hold regular training days to keep your team up to date with all processes and procedures, including first aid and safety training
- » Monitor workloads, staff interactions and the general working environment to reduce or stop workplace bullying, stress and anxiety





# Fire Hazards



Fire is a dangerous, destructive and devastating element, and it can wipe out a business. Fire safety is vital for keeping you, your staff, your customers and your business safe. Fire damage to your business premises can not only be costly, but it could set your business back for months. By having buildings cover in place, it could cover the cost of any accidental damage to your business, while business interruption cover could protect you against the loss of gross profit while your business is closed due to fire damage and repairs.

## Some of the most common fire hazards and causes:

- » Overloading of electrical outlets with electrical equipment
- » Cooking facilities in breakrooms posing a fire risk if not properly regulated
- » Coffee machines, food warmers or chill display cabinets being poorly maintained resulting in a fire
- » Outdoor bins containing cardboard, packaging and paper left unsecured, potentially attracting arsonists
- » Flammable material being put through an easily accessible letterbox
- » Equipment that uses heat or can overheat could be a potential risk if covered, enclosed or poorly maintained

## Solutions:

- » Keep all fire safety equipment well maintained and accessible
- » Store flammable or explosive material in a secure and safe place
- » Keep all fire exits clear at all times
- » Ensure electrical equipment is regularly maintained and tested
- » Train staff to correctly and safely turn off electrical fuse boxes in the case of an emergency
- » Keep electrical equipment and devices away from water
- » Practice fire procedures and test fire safety devices
- » Only trained staff should be handling flammable or explosive materials
- » Keep equipment that uses heat or which could overheat well ventilated and not covered
- » Train staff to inform and assist all customers to leave the premises as quickly and safely as possible in the event of a fire

Different fire extinguishers are suitable for putting out different types of fire. Using the wrong extinguisher can make things worse, resulting in huge flashes or flames, or even burning or electrocution of the user. Extinguishers should be clearly labelled.



### Safe for use on:

- » wood
- » paper fabric fires
- » flammable liquids

- DO NOT use on:**
- » electrical fires
  - » flammable metal fires

### Safe for use on:

- » wood
- » paper
- » fabric fires
- » cooking oil
- » fat fires

- DO NOT use on:**
- » electrical fires
  - » flammable liquids
  - » gaseous fires

### Safe for use on:

- » wood
- » paper
- » fabric fires

- DO NOT use on:**
- » electrical fires
  - » flammable metal fires
  - » flammable liquids

### Safe for use on:

- » wood
- » paper
- » fabric fires
- » flammable liquids
- » gaseous fires
- » electrical fires

### Safe for use on:

- » flammable liquids
- » electrical fires

- DO NOT use on:**
- » wood
  - » paper
  - » fabric fires
  - » In confined spaces



Fire blankets are ideal for putting out a small pan fire or alternatively for putting out a fire on a staff member or customer.



# Adapting your business for COVID-19

Since the outbreak of COVID-19, we have had to adapt the way we live our lives. To help reduce the spread of COVID-19 or other similar viruses, shop owners have had to make adjustments and adopt new procedures to run their business.

COVID-19 is a respiratory infection that attacks the lungs and can cause a range of mild to moderate breathing difficulties. Older people and people with underlying medical conditions such as cardiovascular disease, diabetes, chronic respiratory disease and cancer are more vulnerable to catching the virus.

## Some of the most common ways of spreading COVID-19:

- » Infection can spread if an infected person coughs, sneezes or accidentally spits when speaking while within 2 metres of someone. This includes when serving a customer or standing close to someone who is infected
- » If an infected person touches any surfaces, the virus can stay active for up to 48 hours but does become weaker over time. High-risk surfaces include door handles, till points and other surfaces
- » If you touch hands with an infected person then touch your face or mouth, you could become infected. This could also include when handling cash from a client



## Solutions:

- » Retailers should limit the number of customers permitted to enter the store at one time
- » Provide hand sanitiser for customers and staff at store entrances, till points and in rest areas
- » Provide P.P.E. for all staff, including face coverings
- » Use Perspex screens where possible at till points to minimise contact between staff and customers
- » Enforce the mandatory wearing of face coverings by staff and customers in your store
- » Tape the floor with distancing markings between your shop's displays
- » Clean and sanitise all surfaces regularly throughout the day and on closing
- » Keep the premises well ventilated throughout the day
- » Implement and encourage electronic payments to reduce cash handling
- » Encourage customers to check in using NHS Test and Trace to trigger the process in case of an outbreak
- » Split staff into teams or shift groups, then stagger shift start times and break times for your staff
- » Encourage staff to bring their own food and drinks
- » Use social distancing markers in staff rooms, toilets, changing rooms etc.
- » Use additional space in the building if any is available or use outside areas if possible
- » Members of staff should not come in to work for ten days if they show any COVID symptoms or until they have had a negative COVID test
- » Keep up to date with Government guidelines and adjust your procedures as necessary
- » For further examples, read our blog about ["How to keep your staff and customers safe in your shop"](#)



All solutions are based on guidance at time of publication

# What can you do to reduce risks?



If you haven't already done so, implement an accident book to log all accidents no matter how minor.

- » Make sure your staff are thoroughly trained and kept up to date with the latest health and safety procedures
- » Regularly clean and tidy as you go throughout the day and implement a cleaning rota
- » Always keep your first aid kit fully stocked and well maintained
- » There should always be a fully trained first aider on duty
- » Review your business's risk assessment every 6-12 months and update when new risks emerge. Keep your insurance details up to date in line with your risk assessment to ensure you have the right cover in place

# How to fill in a risk assessment

- 1/ Ask your team to contribute by adding any risks they have seen or have been involved in. This could form part of regular training.

2/ Walk around your shop and make a note of all the potential hazards or risks you can identify.

3/ Read through your accident book and write down any risks that you haven't noted so far based on previous incidents that have occurred.

4/ Once you have listed the risks and hazards, it's then time to think about the outcome of the risks. What could happen, what is the worst-case scenario, how could someone be injured or hurt?
- 5/ Next, think about solutions that could be implemented to help prevent a risk or hazard.

6/ Write down any further actions that should be taken or any issues that need resolving in order to complete the risk assessment.

7/ Document who is responsible for making sure these actions/tasks are carried out in order for the risks to be reduced or prevented.

WHAT IS THE HAZARD?	WHAT IS THE RISK?	WHAT IS THE PREVENTATIVE MEASURE?	NEXT STEPS	ACTIONED BY WHOM AND WHEN
e.g. Slip or trip	Excess water lying on the shop floor due to wet customer footprints	Place wet floor signs in the area to warn others, mop and dry any excess water on the floor	Ensure a 'Caution! Wet floor' sign is accessible when needed and staff know where it is stored	





# RISK ASSESSMENT



Business name

Review date

Date of assessment

WHAT IS THE HAZARD?	WHAT IS THE RISK?	WHAT IS THE PREVENTATIVE MEASURE?	NEXT STEPS	ACTIONED BY WHOM AND WHEN

# Who are we and how can we help?

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 a successful business. The Retail Mutual has used its extensive knowledge and years of experience of independent retailers to provide an alternative to insurance. This means we can be more flexible in our approach, whilst still meeting the fundamental requirements you expect from insurance, such as offering support, security, peace of mind and financial protection when you most need it.

The Retail Mutual offers retail business cover, which covers high-street businesses, and catering business cover, which covers catering businesses that operate on the high street.

## Covers options include:

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



We also have home cover and landlord cover available for anyone associated with the retail industry (e.g. retired retailers, retail owners, retail employees), offering protection for your home and contents.

As a self-employed, independent retailer, running your own business can put a lot of stress and strain on your health. The Retail Mutual has teamed up with Westfield Health to offer health cover solutions, giving Members access to prompt diagnosis and treatment.



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Join like-minded business owners For more information visit:  
[www.theretailmutual.com/retail](http://www.theretailmutual.com/retail)





## THE RETAIL MUTUAL

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