

## TALL RACKING AND BUSY STORE DEPARTMENTS

# Falling stock can injure shoppers.

You move large deliveries through stores with tall racking and varied departments. Actual stock values, shopper traffic and employee duties matter, alongside employment claims and scheduled liability limits.

## RISKS WORTH DISCUSSING

- 01 Shopper injuries from falling merchandise
- 02 Forklift or stocking employee injuries
- 03 Harassment or discrimination claims



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quote today

Or call  
**800-777-1872**



# Coverage worth discussing



## Commercial property

Insured racking and stock after covered damage.



## Workers compensation

Work-injury benefits for eligible stocking/equipment employees.



## Umbrella liability

Extra limits above expressly scheduled underlying liabilities.



## General liability

Covered shopper injury from accepted retail operations.



## Employment practices

Covered employment claims against your insured business.

Coverage is subject to policy terms and exclusions.

## Why The Southern Agency

### 01 Listen

We review your operations, coverage and past claims.

### 02 Assess

We look at hazards and ways to reduce risk.

### 03 Build

We compare carriers, premiums and audit terms.

### 04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full  
guide

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TheSouthernAgency.com