The Southern Agency
Insurance & Bonds

HEAVY STOCK, LOADING AND DELIVERIES

A pallet load can injure a shopper.

You supply heavy materials from racking and open-yard stock. Forklift duties, loading boundaries and delivery use need acceptance, with staff injuries and material damage treated separately from road liability.

RISKS WORTH DISCUSSING

01 **Falling materials or loading-area injuries**

02 **Staff injuries during forklift handling**

03 **Road collisions involving delivery trucks**

Scan to get a quote today

Or call
800-777-1872

BUILDING MATERIAL SUPERSTORE INSURANCE

Coverage worth discussing

Commercial property
Insured racking and materials after covered damage.

Commercial auto
Covered road liability for accepted delivery trucks.

Inland marine
Accepted physical-damage terms for goods in transit.

General liability
Covered customer injury from accepted handling operations.

Workers compensation
Work-injury benefits for eligible material-handling employees.

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