

FAMILY FITTINGS AND SEASONAL STOCK

An unstable mirror can hurt a child.

You sell children's apparel across changing sizes and seasons. Busy family aisles, clothing products and peak inventory values need distinct terms, with online/customer records and staff duties identified.

RISKS WORTH DISCUSSING

- 01 Injuries involving mirrors or crowded aisles
- 02 Resulting harm from sold children's apparel
- 03 Fire damage to peak seasonal size runs



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Coverage worth discussing



Commercial property

Insured seasonal clothing after covered physical damage.



Products liability

Resulting injury from expressly accepted apparel products.



Workers compensation

Work-injury benefits for eligible clothing-store employees.



General liability

Covered shopper injury from accepted store activities.



Cyber liability

Covered customer-data breach response and privacy claims.

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