The Southern Agency
Insurance & Bonds

LATE-NIGHT RETAIL OPERATIONS

Counter cash attracts robbery risk.

You handle cash and chilled stock, often late at night. Fuel dispensing or packaged alcohol sales need their actual operations declared alongside theft, refrigeration and premises interests.

RISKS WORTH DISCUSSING

01 **Robbery and on-premises crime**

02 **Refrigerated inventory spoilage**

03 **Customer slip and falls**

Scan to get a quote today

Or call
800-777-1872

CONVENIENCE STORE INSURANCE

Coverage worth discussing

Crime insurance
Defined robbery or employee theft involving insured cash.

Equipment breakdown
Covered internal failures of accepted coolers or freezers.

General liability
Covered customer injuries at accepted store premises.

Commercial property
Insured store assets and stock after covered damage.

Liquor liability
Covered liability from accepted retail alcohol sales.

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