

RETAIL DEPARTMENTS, REGISTERS AND STAFF

A theft can affect several departments.

You manage varied retail departments, staff and checkout records. Department-specific stock values and any service areas need acceptance, with employee theft and payment-data incidents distinguished from shopper injury.

RISKS WORTH DISCUSSING

- 01 Injuries on selling floors or escalators
- 02 Employee theft of insured merchandise
- 03 Compromised payment or customer records



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800-777-1872



Coverage worth discussing



Commercial property

Insured departmental stock after covered physical damage.



Crime insurance

Defined employee theft of insured merchandise/money.



Employment practices

Covered employment claims against your insured store.



General liability

Covered shopper injury from accepted store operations.



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**

800-777-1872

TheSouthernAgency.com