

GROCERIES, GENERAL GOODS AND COLD STOCK

A cooler failure can spoil food.

You combine groceries, general merchandise and service departments. Describe food operations and peak stock; cooler repair and food spoilage need distinct terms alongside customer injuries and employee benefits.

RISKS WORTH DISCUSSING

- 01 Cooling failures that damage food stock
- 02 Claims involving sold or prepared food
- 03 Shopper falls in wet grocery aisles



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800-777-1872



Coverage worth discussing



Commercial property

Insured retail stock after covered physical damage.



Equipment breakdown

Covered internal failures of accepted cooling machinery.



General liability

Covered injury from accepted retail/food operations.



Workers compensation

Work-injury benefits for eligible stocking/food-service 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

800-777-1872

TheSouthernAgency.com