

FRAGILE GIFTS AND SEASONAL PEAKS

Holiday stock can exceed a limit.

You carry fragile gifts with values that rise before busy holidays. Declare peak inventory and actual goods; covered stock damage, browsing injuries and defined employee theft differ from routine breakage.

RISKS WORTH DISCUSSING

- 01 Fire or water damage at seasonal peaks
- 02 Customer injuries around fragile displays
- 03 Employee theft of insured money or stock



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Coverage worth discussing



Commercial property

Insured seasonal gifts after covered physical damage.



Crime insurance

Defined employee theft involving insured shop interests.



General liability

Covered injury from accepted browsing/display 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

800-777-1872

TheSouthernAgency.com