

TOOLS, CHEMICALS AND COUNTER SERVICES

Falling tools can injure a customer.

You stock tools, chemicals and heavy hardware, with any counter services adding duties to retail sales. Declare the product range and actual services, then separate shopper injury from staff and stock losses.

RISKS WORTH DISCUSSING

- 01 Customer injuries from falling merchandise
- 02 Resulting harm from sold hardware products
- 03 Staff injuries while lifting or restocking

Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



Commercial property

Insured tools and stock after covered physical damage.



Products liability

Resulting harm from expressly accepted hardware products.



General liability

Covered shopper injury from accepted retail/service activities.



Workers compensation

Work-injury benefits for eligible hardware-store 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