

MIXED GROCERIES, DELI WORK AND CASH

A failed cooler can spoil groceries.

You sell varied groceries and may operate a deli alongside cash registers and cold storage. Describe food duties and inventory values, with cooler repair, spoilage and defined money theft treated separately.

RISKS WORTH DISCUSSING

- 01 Cold-stock spoilage after cooling failures
- 02 Customer injuries around mixed store aisles
- 03 Robbery involving insured register money

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Coverage worth discussing



Commercial property

Insured grocery stock after covered physical damage.



Crime insurance

Defined theft involving expressly insured store money.



Equipment breakdown

Covered internal failures of accepted store coolers.



General liability

Covered injury from accepted retail/food operations.

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.



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Read the full
guide

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