

FORMALWEAR RENTALS AND ALTERATIONS

A workroom fire can destroy suits.

You sell, rent or alter formalwear for fixed event dates. Declare stock ownership and off-site rental stages; client alteration damage, non-return and machine repair need terms distinct from delayed orders.

RISKS WORTH DISCUSSING

- 01 Fire damage to formalwear stock
- 02 Damage to client garments during alterations
- 03 Loss of garments while rented away



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800-777-1872



Coverage worth discussing



Commercial property

Insured declared garments after covered physical damage.



General liability

Covered visitor injury from accepted fitting activities.



Workers compensation

Work-injury benefits for eligible alteration/store employees.



Inland marine

Declared garments under accepted off-premises/rental terms.



Equipment breakdown

Covered internal failures of accepted workroom machinery.

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