The Southern Agency
Insurance & Bonds

RETAIL BREAD AND PASTRY

Kitchen fires can interrupt counter sales.

You bake fresh goods beside a customer-facing shop. Hot ovens, visitor traffic and payment records create different property, injury and privacy interests.

RISKS WORTH DISCUSSING

01 Walk-in customer slip-and-fall
02 Oven and fryer fire hazards
03 Payment card data breaches

Scan to get a quote today

Or call
800-777-1872

RETAIL BAKERY INSURANCE

Coverage worth discussing

General liability
Covered customer injuries at accepted bakery premises.

Commercial property
Repairs ovens after covered fire loss.

Equipment breakdown
Covered internal failures of accepted mixers or ovens.

Workers compensation
Work-injury benefits for eligible bakery employees.

Cyber liability
Covered payment-record 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

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TheSouthernAgency.com