

TOY SAFETY, PLAY AREAS AND HOLIDAY STOCK

A sold toy can injure a child.

You sell toys and may give children room to try them. Actual products, imported/private-label lines and play events need acceptance, with peak stock damage distinct from recalled or unsaleable goods.

RISKS WORTH DISCUSSING

- 01 Claims alleging injury from sold toys
- 02 Child injuries around demo tables
- 03 Fire damage to pre-holiday inventory

Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



Products liability

Resulting injury from expressly accepted toy lines.



General liability

Covered injury from accepted store/play activities.



Commercial property

Insured toy inventory after covered physical damage.



Workers compensation

Work-injury benefits for eligible stocking 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