

MIXED GOODS, BUSY DISPLAYS AND STORE CASH

A falling display can hurt a shopper.

Your changing assortment puts varied goods beside busy customer aisles. Declare actual product lines and peak values; shopper injury, resulting product harm and defined employee theft need distinct terms.

RISKS WORTH DISCUSSING

- 01 Shopper injuries from falling merchandise
- 02 Fire damage across mixed product stock
- 03 Employee theft of insured stock or cash



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Coverage worth discussing



Commercial property

Insured mixed stock after covered physical damage.



Crime insurance

Defined employee theft of insured stock or money.



General liability

Covered injury from accepted sales-floor activities.



Products liability

Resulting harm from expressly accepted resold goods.

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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