

BULK STOCK, PALLETS AND MEMBER TRAFFIC

A falling pallet can hurt a member.

You move bulk stock while members shop beneath tall racks. Identify each department and operator; shopper claims and employee injuries differ, as do cooler repair and damage to refrigerated stock.

RISKS WORTH DISCUSSING

- 01 Member injuries from falling pallet loads
- 02 Staff injuries during forklift stocking
- 03 Cooling failures that damage bulk food



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800-777-1872



Coverage worth discussing



Commercial property

Insured racking and owned stock after covered damage.



Workers compensation

Work-injury benefits for eligible pallet-handling staff.



Products liability

Resulting harm from expressly accepted food/product lines.



General liability

Covered member injury from accepted club operations.



Equipment breakdown

Covered internal failures of accepted cooling equipment.

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

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