Bookstore Insurance

Retail & wholesale - coverage overview, limitations and how to get a quote



OVERVIEW

Bookstores are usually low hazard, and carriers look at inventory values, any cafe on site and author events that bring in crowds.

WHAT'S COVERED

General liability
Customer injuries in the store and at events.

Business income
Lost income while closed after a covered loss.

Cafe operations
Food and drink served in the store.

Inventory
Books and stock against fire, smoke and water.

Rare books
Collectible and rare stock valued separately.

Good to know
A Business Owners Policy (BOP) usually fits, and rare or collectible books often need a separate scheduled limit.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Water damage from long-term leaks and rare books above the standard inventory valuation unless scheduled.

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Inventory value
- Rare book values
- Cafe sales if any
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/bookstore/

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