Convenience Store Insurance

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



OVERVIEW

Convenience stores face robbery, late-night crime and slip-and-fall claims, and most carriers look at hours, cash handling and alcohol or fuel sales.

WHAT'S COVERED

General liability

Customer injuries and slip-and-fall claims in and around the store.

Robbery and crime

Cash and stock taken in a robbery or burglary.

Inventory and coolers

Stock, coolers and equipment against fire and theft.

Spoilage

Refrigerated and frozen goods lost to power or equipment failure.

Liquor liability

Claims from selling beer and wine to customers.

Good to know

24-hour operation, check cashing and lottery all raise rates – drop safes, cameras and a cash limit in the register help.

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:

- × Liquor liability unless added
- × Robbery losses above the money and securities limit

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

- Hours of operation
- Alcohol, tobacco and lottery sales split
- Cash handling and safe details
- 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/convenience-store/

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