Electronics Store Insurance

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



OVERVIEW

Electronics stores hold high-theft inventory and face products and data exposures from repairs, and carriers look at security, repair services and used goods.

WHAT'S COVERED

General liability
Customer injuries in the store.

Inventory and theft
High-value stock against burglary and fire.

Customer devices
Phones and computers left with you for repair.

Cyber liability
Customer data exposed during repair or sale.

Products liability
Claims from devices and batteries you sell.

Good to know
Locked display cases, after-hours storage in a back room or safe and a central-station alarm matter most for theft-heavy stock.

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:

- × Customer data on devices you repair unless cyber is added
- × Inventory left in show windows overnight on some policies

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 at peak
- Repair service details
- Alarm and security 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/electronics-store/

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