# Florist Insurance

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



## OVERVIEW

Florists combine retail, delivery and event setup exposures, and carriers look at delivery vehicles, cooler spoilage and work at weddings and venues.

## WHAT'S COVERED

**General liability**
Customer injuries and damage at events you decorate.

**Hired and non-owned auto**
Delivery in employee or rented vehicles.

**Event floater**
Arrangements and props off premises at events.

**Spoilage**
Flowers lost when a cooler breaks down.

**Inventory**
Flowers, vases and supplies against fire and theft.

**Good to know**
If employees deliver in their own cars, add hired and non-owned auto – it is inexpensive and often missed.

## 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:**

- × Spoilage from power loss unless added
- × Damage to venues from candles or open flames 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

- Delivery vehicle details
- Event and wedding revenue
- Cooler equipment
- 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/florist/**

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