Furniture Store Insurance

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



OVERVIEW

Furniture stores carry large inventory, delivery and installation exposure, and carriers look at warehouse values, delivery crews and the products you import.

WHAT'S COVERED

General liability
Customer injuries in the showroom.

Products liability
Claims from tip-overs and defective furniture.

Inventory and warehouse
Showroom and warehouse stock against fire and theft.

Delivery and setup
Damage at customers' homes during delivery.

Commercial auto
Delivery trucks and drivers.

Good to know
Anchoring kits for dressers and documented delivery crew training help with products and in-home damage claims.

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:

- × Damage to the furniture itself while being installed and imported product claims unless the vendor is insured.

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

- Showroom and warehouse values
- Delivery vehicle and driver list
- Import vendor 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/furniture-store/

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