Grocery Insurance

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



OVERVIEW

Grocery stores see frequent slip-and-fall claims and spoilage losses, and carriers look at sales, floor care, refrigeration and any food prep on site.

WHAT'S COVERED

General liability
Customer slip-and-fall and other injuries in the store.

Spoilage
Perishable stock lost to power outage or cooler breakdown.

Equipment breakdown
Repair of coolers, freezers and compressors.

Products liability
Illness or injury from food you sell or prepare.

Property and inventory
Building, fixtures and stock against fire and theft.

Good to know
Written floor-sweep logs and mats at entrances are the biggest factor in how carriers view slip-and-fall risk.

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 outages or equipment breakdown unless that coverage is added.

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

- Annual sales by department
- Refrigeration equipment list
- Floor inspection procedures
- 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/grocery/

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