Warehouse Legal Liability

Trucking & logistics - coverage overview, limitations and how to get a quote



OVERVIEW

Warehouse legal liability covers customer goods in your care when you are legally liable for loss, and carriers look at what you store, your warehouse receipt terms and fire protection.

WHAT'S COVERED

Warehouse legal liability
Customer goods damaged while in your care.

Fire and sprinkler leakage
Stored goods lost to fire or sprinkler water.

Theft
Burglary and theft of stored goods.

Mislabeling and misdelivery
Goods shipped to the wrong party by mistake.

Defense costs
Attorney costs when a customer sues over a loss.

Good to know
Warehouse receipts that limit liability per pound or per item, based on UCC 7-204 terms, keep claims manageable and widen the carrier market.

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:

- × Losses you are not legally liable for
- × Mysterious disappearance and inventory shortage
- × Spoilage from refrigeration failure unless endorsed

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

- Sample warehouse receipt or storage agreement
- Types of goods stored and maximum values
- Building fire protection details
- Inventory control system used

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/warehouse-legal-liability/

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