Wholesale Distributor Insurance

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



OVERVIEW

Distributors carry products liability for goods they did not make, plus warehouse and fleet exposures, and carriers look at product types, imports and vendor agreements.

WHAT'S COVERED

Products liability
Claims from products you distribute.

Warehouse property
Building, racks and inventory against fire and theft.

Commercial auto
Delivery trucks and drivers.

Goods in transit
Shipments on your trucks or common carriers.

Workers compensation
Warehouse and forklift injuries to employees.

Good to know
Vendors endorsements from domestic manufacturers lower your products rate – imported goods with no U.S. manufacturer cost more.

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:

× Relabeling, repackaging or altering products can void vendor coverage and is often excluded.

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

- Product list with annual sales
- Top suppliers and countries of origin
- Warehouse values
- 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/wholesale-distributor/

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