



Is your retail business protected?

Get the insurance you need

TAILORED COVERAGE

GENERAL LIABILITY (GL)

Protects your business from a third party's claims of bodily injury, property damage, and personal injury like slander and libel.

BUSINESS PERSONAL PROPERTY COVERAGE (BPP)

Available as an add-on to a GL policy, Business Personal Property Coverage covers accidental damage to your personal business property on premises (e.g. computers, printers, tablets, and office furniture). Coverage is also provided for property off-premises, such as laptops, mobile phones, tools and other equipment.

ELIGIBLE PROFESSIONS

- Appliance/electronic stores
- Clothing/apparel stores
- Florists
- Home furnishing stores
- Jewelry stores
- Other stores (with food/drinks)
- Other stores (without food/drinks)

Call me to get a quote today!

Ann M. Curcuru | (248) 765-4671 | ann@curcuruagency.com | www.curcuruagency.com

Why do I need insurance?



Common risks for retailers

- Bodily injury
- Defamation, libel, slander
- Medical expenses
- Third-party property damage

One in 45 small business owners experience a claim*

RETAIL OPERATION CLAIM SCENARIOS

GL CLAIM EXAMPLES

Defamation/personal injury: A customer in your store is suspected of shoplifting merchandise, and one of your employees detains them in the store while the police are called. The customer later sues for false arrest. General liability insurance protects you against third-party claims of defamation and potential legal action.

Bodily Injury: A customer is looking through a rack of clothes when the shelf above them collapses, hitting the customer and knocking them to the floor. The customer sustains a concussion and is taken to the hospital. General liability insurance protects you against third-party.

Why insure your business through Hiscox?



Experts in small business

- The only insurer to specialize in small business



100 years of experience

- Origins dating back to 1901



Flexible payment options

- Pay monthly or annually



Strong customer service

- Rated 4.7 out of 5 with 10,808 reviews (between 10/2011 and 4/2018)

Ready to get started?

Contact me today to get same-day coverage for your business

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HERE'S SOME INFORMATION THAT YOU'LL NEED

- ✓ **Business location**, including the physical address, whether you own or rent the location, and square footage
- ✓ **Number of employees**, now and anticipated over the next year. Include full-time, part-time and temporary employees
- ✓ **Estimated gross sales** for the next 12 months, and estimated gross sales from your largest single customer
- ✓ **Estimated payroll expense** for the next 12 months
- ✓ If your business uses a **written contract**, have an example available

There will be additional questions, depending on your answers to these and the type of business you have.

*Based on Hiscox claim data from 1/1/2016-1/10/2019

This information is provided to assist you in understanding the coverage Hiscox offers and does not modify the terms and conditions of any insurance policy, nor does it imply that any claim is covered. Coverage is subject to underwriting approval, and coverage terms and limits may vary by class of business and may not be available in all states.

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