

Local Drug Stores

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This classification applies to risks engaged in the retail sale of pharmaceuticals, home healthcare products, toiletries, beauty aids, and various related items. The drug store may be involved in food preparation utilizing grills, ovens or similar cooking equipment.

Product Features

Base Coverages

- Accounts Receivable
- Business Income from dependent properties
- Business Liability
- Equipment Breakdown
- Identity Recovery
- Leasehold Improvements
- Tenant Glass
- Valuable Papers and Records

Additional Coverages

- Computers and Media
- Debris Removal
- Property of Others
- Backup of Sewers and Drains
- Business Income from Off-Premises Svcs
- Business Income at Newly Acquired Premises
- Employee Dishonesty/ERISA
- Forgery
- Outdoor Property
- Outdoor Signs

Suggested Optional Coverages

- Business Personal Property Limit-Additional Seasonal Increase

Maximum Risk Size Thresholds

- Maximum Property Values Per Location: \$15,000,000
- Maximum Sales Per Account Location: \$15,000,000
- Maximum Sales Per Location: \$10,000,000
- Maximum Payroll Per Account: \$13,000,000



Ideal Drug Store Risks

- Local drug stores
- Excludes radiopharmacies (preparation or radioactive drugs and prescriptions)
- Excludes rental or leasing of medical equipment
- Excludes mail-order pharmacies
- Excludes drug stores involved in food preparation utilizing grills, ovens or similar cooking equipment
- Sales of dietary supplements less than 25% for product coverage



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