

Retail Stores

Retail Stores and Gift Shops

This classification applies to places of business for retailing goods, including gift shops.

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

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 Retail and Gift Shop Risks

- Antique Stores
- Art Galleries
- Bakeries
- Beauty Supply Shops
- Candle Shop
- Florist Shop
- Gift Shops
- Hardware Stores
- Musical Instrument Stores
- Plant Shops
- Sporting Goods Stores