



GRO-SURE<sup>®</sup>  
SOCIETY INSURANCE<sup>®</sup>

GROCER

GRO-SURE<sup>®</sup>

Milk. Bread. Produce. **Society.**

It's what you need to do business.

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*grocery*

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SOCIETY  
INSURANCE<sup>®</sup>  
UNCOMMON INSURANCE<sup>®</sup>

societyinsurance.com  
888-5-SOCIETY  
(888-576-2438)

## GRO CER



Some say Society® Insurance is the best thing to happen to the retail food industry since sliced bread. That's because since we first ventured down the aisle with our GRO-SURE clients, we've been dedicated to understanding your business. Shop the expert and you'll get coverages that are packaged to meet your needs.



## GRO-SURE®

We offer one of the broadest property/casualty programs available to food retailers. So whether you own a neighborhood convenience store or are a part of a supermarket chain, it's worth checking out what Society has to offer. And because picking coverages can be as confusing as choosing produce, our experts help you customize plans to your specific needs.

### Types of Coverage

### Limit Per Occurrence

- Broad form general liability
- Building glass covered without sub-limit
- Newly acquired buildings . . . . . \$500,000
- Newly acquired personal property . . . . . \$100,000
- Ordinance or law (RC only) . . . . . \$50,000
- Personal property off premises . . . . . \$25,000
- Water damage backup of sewers/drains . . . . . \$25,000
- Debris removal additional coverage . . . . . \$25,000
- Pollution cleanup . . . . . \$25,000
- Outdoor property (all perils) . . . . . \$10,000
- Personal effects . . . . . \$10,000
- Valuable papers . . . . . \$10,000
- Electronic data . . . . . \$100,000
- Data breach/identity theft services
- Accounts receivable . . . . . \$10,000
- Off-premises sign coverage . . . . . \$5,000
- Loss of business income . . . . . 12 months
- Action by civil authority loss of business income . . . . . 3 weeks
- Dependent properties loss of business income . . . . . 3 weeks
- Action by public health authority (food contamination) . . . 3 weeks
- Customer expense reimbursement . . . . . 2 weeks
- Extended business interruption: recovery period . . . . . 60 days
- No coinsurance penalty
- Fire extinguishing equipment recharge
- Other Society Businessowners features:
  - No 60-day limitation on payroll qualifying as continuing necessary operating expenses for loss of business income
  - No waiting period "deductible" applying to loss of business income
  - No 80 percent clause applying to replacement cost coverage
- Equipment breakdown:
  - Spoilage . . . . . \$100,000
  - Data restoration . . . . . \$100,000
  - Computers at personal property limit
  - Loss of business income and direct physical loss resulting from a service interruption caused by an equipment breakdown or covered perils
  - No waiting period "deductible" applying to a covered service interruption loss
  - Limits subject to policy limits for personal property

## GRO-SURE® Extension Endorsement

With your GRO-SURE policy, the following coverages are in store for you at no additional charge:

<i>Types of Coverage</i>	<i>Limit Per Occurrence</i>
▪ Outdoor property . . . . .	\$20,000
▪ Pollution cleanup . . . . .	\$50,000
▪ Crime . . . . .	\$5,000
- Money and securities	
- Counterfeit currency	
- Extortion	
- Funds transfer fraud	
- Forgery and alteration	
- Computer fraud	
- Employee dishonesty . . . . .	\$50,000
▪ Products recall expense . . . . .	\$5,000
▪ Fine arts . . . . .	\$10,000
▪ Property of others . . . . .	\$10,000
▪ Accounts receivable . . . . .	\$20,000
▪ Valuable papers . . . . .	\$20,000
▪ Broadened building coverage (includes gas pumps)	
▪ Sponsored athletic events-general liability	
▪ Special events-general liability	

## Liquor Liability

Liquor liability is available as an option to all qualified risks. In Wisconsin you may even be eligible to receive an endorsement extending coverage to include liquor liability at no charge.



## Wisconsin Grocers Association Endorsement

Wisconsin Grocers Association members receive exclusive benefits for their Workers Compensation insurance. Contact your Society agent for details.

## Uncommon Commitment

The regional independent agents who offer Society Insurance are knowledgeable of a broad range of coverages as well as the special conditions in your region. You can trust your Society agent to give you professional assistance in tailoring insurance packages. Best of all, because our independent agents are local and regional, you can rely on them to be there when you need them most.

Not only are our representatives at your store when you need someone to help solve problems, we're there to help you prevent them. Our risk management representatives are experts in reducing risks in supermarkets. It's Grade A advice that's saving you premium dollars.

## Your Supermarket of Services

Our expertise also extends into other arenas. We offer workers compensation, automobile and umbrella insurance to a wide range of businesses. With Society you can simplify your life by having all of your property and casualty insurance needs handled by one trusted company.

Give us a call at 888-5-SOCIETY (888-576-2438) or use our agent locator at [societyinsurance.com](http://societyinsurance.com) to find an independent agent who will give you more information about the variety of services and coverages Society can offer you.



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### Uncommon Selection

At Society Insurance our experts will help you stock up on the coverages your retail food store needs. We'll help you get the best coverages and leave you stocked where it counts—your cash drawer. We think of it as uncommon insurance for uncommon satisfaction.



Uncommon Insurance®



GRO CER

GRO-SURE®

This brochure contains only a general description of coverages and is not a statement of contract. All coverages are subject to the exclusions and conditions in the policy. For the name of your local independent insurance agent representing Society Insurance, call 888-5-SOCIETY (888-576-2438).



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