

GRO-SURE®



**GROCERY STORE INSURANCE  
FOR YOUR BUSINESS  
BEATS BUSINESS INSURANCE  
FOR YOUR GROCERY STORE.**

**S** SOCIETY  
INSURANCE®  
Small details. Big difference.™



# GRO-SURE<sup>®</sup> IS NO ORDINARY, OFF-THE-SHELF INSURANCE POLICY.

What do you get when you combine significant square footage, perishable inventory, sensitive electronic systems and customer data, heavy foot traffic (not to mention a busy parking lot), large amounts of cash and employees operating heavy equipment? Some insurance companies would call it an impossible risk. At Society, we just call it a supermarket—and we plan our coverage accordingly so you get the protection you need at a fair price.

Top independent insurance agents lent their supermarket expertise to the development of our GRO-SURE program to ensure that every risk your business faces is identified, considered and adequately covered.

Society. The difference is in the details because we specialize in supermarkets.

## GRO-SURE<sup>®</sup>

Only GRO-SURE gives neighborhood grocery stores and large supermarket chains like yours this unique combination of property and casualty coverages and services in one comprehensive package.

### 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
- Water damage backup of interior sewers/drains ..... \$25,000
- Debris removal additional coverage ..... \$25,000
- Pollution cleanup ..... \$25,000
- Personal property off premises ..... \$25,000
- Outdoor property (all covered perils) ..... \$10,000
- Personal effects ..... \$10,000
- Valuable papers ..... \$10,000
- Electronic data ..... \$100,000
- Data breach advisory services
- Accounts receivable ..... \$10,000
- Off-premises sign coverage ..... \$5,000
- Loss of business income ..... 12 months
- Extended business interruption: recovery period ..... 60 days
- Action by civil authority loss of business income ..... 4 weeks
- Loss of business income from contamination ..... 3 weeks
- Dependent properties loss of business income ..... 3 weeks
- Loss of business income from service interruption:
  - No distance limitation
  - All covered causes of loss including equipment breakdown
  - Transmission lines are not excluded
- Customer expense reimbursement ..... 2 weeks
- 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:
  - Data restoration ..... \$100,000
  - Computers at personal property limit



## GRO-SURE® Extension Endorsement

As a GRO-SURE policyholder, you'll benefit from the following expanded coverages at no additional charge.

<b>Types of Coverage</b>	<b>Limit per Occurrence</b>
• Spoilage.....	\$100,000
• Outdoor property .....	\$20,000
• Pollution cleanup.....	\$50,000
• Crime.....	\$5,000
– Money and securities	
– Counterfeit currency	
– Forgery and alteration	
– Extortion	
– Funds transfer fraud	
– 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.

### Franchise Endorsement

If your business is a franchise, you may want to purchase this endorsement to receive the following coverages:

- Increased cost to repair due to franchise agreement.....\$50,000
- Business income and extra expense due to a contamination loss at another franchise location .....3 weeks
- Grantor of franchise listed as an additional insured 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.

No waiting period.

Small detail.  
Big difference.



When a covered loss or power outage interrupts "business as usual," Society's loss of business income coverage kicks in immediately, unlike some insurance companies that don't reimburse you for the first 72 hours.

### Preventing Losses

Understanding the particular insurance needs of your business means knowing where the risks are and helping you control them to minimize loss. Our risk management experts will also help you address your safety and health challenges, with services ranging from employee screening to OSHA training.

### Expert Claims Handling

You can report a claim by telephone 24 hours a day, 365 days a year. So if a serious loss occurs, we'll help you manage it quickly and thoroughly. And our careful claims investigation makes certain that legitimate claims are paid, while others are not. At Society, we work hard to keep costs down and provide the coverage you need at a price that's fair.

### Workers Compensation

Society was founded in 1915 specifically to provide workers compensation insurance. Now our name is practically synonymous with this complicated and specialized field. Ask your agent for more details on Society's exceptional workers compensation program.



## We cover every detail.

For more information about the variety of services and coverages Society can offer your business, including workers compensation, commercial automobile and umbrella policies, give us a call at 888-576-2438 or use our agent locator at [societyinsurance.com](http://societyinsurance.com) to find an independent agent near you.



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