

# CONVENIENCE, DELICATESSEN & GROCERY STORES

## PROPERTY

A fire began at the insured's premises when an employee of the convenience store forgot to unplug the hotdog warmer when he left for the night. The fire caused both \$91,000 in building damage and \$13,000 in business personal property damage. In order to repair the damage, the convenience store had to shut down for a month, causing a \$14,000 loss in income and \$10,000 extra expense, which was included in the business income with extra expense coverage.

## GENERAL LIABILITY

A customer of the grocery store went to use the restroom. The tile floor area just outside of the restroom was wet. The customer slipped and fell, breaking her arm. The customer filed a lawsuit against the grocery store for pain and suffering, medical bills, and rehabilitation expenses.

## LIQUOR LIABILITY

A convenience store that sells beer denied service to a patron who appeared intoxicated. The patron was later involved in an automobile accident. Despite denying service, the convenience store was brought into the claim. The convenience store was not found liable, but had to pay \$75,000 in defense costs.

## AUTOMATIC BUSINESSOWNERS COVERAGES

The delicatessen installed a bright neon sign above the front door in order to attract new business. During a heavy windstorm, the sign cracked, and a portion of it fell to the ground, smashing into pieces.

## EQUIPMENT BREAKDOWN

The piping within the hot water heater ruptured from over usage, causing the delicatessen to have to shut down for 4 hours. An equipment breakdown claim was made.

**AGOSTINI**  
WHOLESALE  
INSURANCE

(800) 922-7283 WWW.AGOSTINISURPLUS.COM

For an application and more information, please visit [AgostiniSurplus.com](http://AgostiniSurplus.com)

**Teresa Tallarida, Commercial Underwriter**

Phone (619) 593-2047 • Fax (619) 593-2008 • E-mail [teresa@agostinisurplus.com](mailto:teresa@agostinisurplus.com)

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.

SRN051408C