

# RETAIL VENDORS- KIOSK & CART

## BODILY INJURY

### Food Vendors

A customer buys a hot dog from your stand. While eating the hot dog, the customer suddenly chips a tooth on something hard contained inside the hot dog. The customer incurs \$700 in medical expenses and \$6,000 in corrective dental expenses.

### Seasonal Lots or Tents

Customers are within the premises you occupy choosing the perfect Christmas tree. A customer trips over an extension cord lying on the floor and sprains a knee. The customer incurs \$1,200 in medical expenses for x-rays and \$3,500 in lost wages.

### Flea Market Vendors

You're operating your booth at a flea market. Customers surround your booth to view merchandise. Your booth is suddenly knocked over by a strong gust of wind and a pole supporting your booth strikes a customer in the face causing a laceration. The individual incurs \$1,100 in medical expenses, \$12,000 for surgery to repair scar damage and \$10,000 for mental anguish.

## THEFT

The day is over and your vending cart is stored for the evening. You awake to find it has been stolen. You will now need to spend \$15,000 on a new cart and equipment.

## FIRE/LOSS OF INCOME

You receive a phone call awaking you from your sleep. There has been a fire in the warehouse that you lease and keep your most valuable merchandise. All merchandise is destroyed. Replacing your merchandise will cost \$30,000. In addition, you will incur \$4,000 in lost income while you are unable to continue operations due to this fire.

**AGOSTINI**  
WHOLESALE  
INSURANCE

(800) 922-7283 WWW.AGOSTINISURPLUS.COM

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

**Elizabeth Gaida, Commercial Underwriter**

Phone (619) 593-2059 • Fax (619) 593-2008 • E-mail [elizabeth@agostinisurplus.com](mailto:elizabeth@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.

SRN0120109C