

## Retail Business Insurance

Retailers carry special risk and require a special package of insurance products to protect them from those risks. Our access to the largest and best insurance companies available allows us to provide the best products in a superior package. Below is a list of the most popular insurance products we offer in our **SteelePac®** insurance packages.

### Available Coverage

Our **SteelePac®** program gives you the flexibility to choose coverage's you need without paying for the ones you don't.

Coverage	Description	Building Coverage
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Protects your building and on-site structures, machinery, equipment, floor coverings, outdoor furniture, garages, fences and additions under construction.
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Optional Coverage Increase Available For: Other appurtenant building structures on premises, lobby and hallway furnishings, walkways, patios and signs, fences, exterior and interior building glass.

#### Business personal property

Protects business personal property, such as furniture, fixtures, machinery or personal property of others that is in your care. **Property off premises**

Covers for property while off premises such as equipment to deliver goods. **Busin**

**ess Auto**  
Covers damage to your vehicle(s), damage to the property of others and injury to those involved in an accident. **Property in transit**

Covers damage to property while in transit. For example, delivery of computer equipment gets damaged in accident. **Accounting Restoration**

Covers the increased costs of collecting accounts, re-establishing the accounts receivable records and any amounts uncollected as a result of the destruction of accounts receivable records. **Business Income coverage**

Covers cost to continue operations while repairing damage to reopen business. Includes coverage for extra expense in doing so. **Business Income from Dependent Properties Coverage**

Provides business income Coverage when a supplier or an anchor store you depend on to operate your business suffers a loss of its own, forcing you to close temporarily until you find an alternate supplier or they reopen. **Money and securities**

Protection for the theft, disappearance or destruction of your money. **Money orders & counterfeit paper currency**

Protection against loss due to counterfeit paper or forged / false money orders **Pers**

**onal and Advertising Injury Coverage**  
Insures against injury, including consequential bodily injury arising from oral or written publication of material that slanders or libels a person's or organization's goods, products or services, the use of another's advertising idea or infringing on another's copyright, trade dress or slogan in your advertisement. **Employee dishonesty**

Protects the loss of money, securities and property from the fraudulent act of an employee.  
**Non-Owned Auto coverage**  
Provides coverage for your employee's auto while the employee is using their personal auto in your business.  
**Equipment Breakdown**  
Coverage for damage caused by power surges, mechanical breakdown, motor burnout, and boiler damage  
**General Liability**  
Covers medical expenses, attorney fees and damages when you're legally responsible.

**Medical Payments**

Covers medical bills of people injured on your property or as result of your operations. Unlike other liability coverage's this one pays out immediately and without determination of fault.  
**Workers Compensation**  
Covers medical cost for an injured employee. Also may pay out partial lost wages if injury causes employee to take time from work.  
Disclaimer: Commercial Insurance

The coverage information is provided as a general reference to help you better understand types of insurance coverages available. Insurance information provided may not represent all insurance coverages available and does not refer to any specific contract of insurance, or modify any definitions expressly stated in any contracts of insurance. Every business has its own specific risks. For a better understanding of your specific needs please call or email one of our Insurance Specialists.

Currently Carroll Steele Insurance only offers insurance products to Massachusetts base companies.