



Property and Casualty Insurance Program Details

Provided by



&



Program Lines of Coverage Offered

- ✓ *General & Liquor Liability*
- ✓ *Property*
- ✓ *Automobile Liability*
- ✓ *Umbrella Liability*
- ✓ *Cyber Liability*
- ✓ *Crime / Fidelity Bond*
- ✓ *Employment Practice Liability*
- ✓ *Management Liability*



Insurance Carrier Partners



Nationwide®
Agribusiness
On Your Side®

P&C for C-Store and Jobbers



P&C for C-Store and Jobbers



P&C for C-Store and Jobbers



Management Liability for C-Store and Jobbers



Cyber Liability Coverage Summary & Estimated Cost

Coverages	Include Coverage (Yes/No)	Per Loss or Claim Limit	Deductible / Co-insurance
A. Loss of Digital Assets	Yes	\$1,000,000	\$25,000
B. Non-Physical Business Interruption	Yes	\$1,000,000	20%
Agreement B. Time Retention (hours)			12
C. Cyber Extortion Threat	Yes	\$1,000,000	\$25,000
D. Security Event Costs - All Other	Yes	\$1,000,000	\$25,000
D. Security Event Costs - Customer Notification	Yes	\$250,000	20%
D. Security Event Costs - Public Relations	Yes	\$250,000	20%
E. Network Security & Privacy Liability	Yes	\$1,000,000	\$25,000
F. Employee Privacy Liability	Yes	\$1,000,000	\$25,000
G. Electronic Media Liability	Yes	\$1,000,000	\$25,000
H. Cyber Terrorism	Yes	\$1,000,000	\$25,000
Agreement H. Time Retention (hours)			12

Members Total Revenues	Estimated premium
1,000,000	\$2,757
2,000,000	\$3,676
3,000,000 to 5,000,000	\$4,595
6,000,000 to 10,000,000	\$6,126



Employment Practices Liability Coverage Summary & Estimated Cost

Employee Count	Premium Estimate for 1MM/1MM Limit	Premium Estimate for 500k/500k Limit
0-25	\$1,050	\$735
26-35	\$1,347	\$943
36-45	\$1,648	\$1,179
46-55	\$2,022	\$1,416
56-65	\$2,186	\$1,530
66-75	\$2,347	\$1,643
76-85	\$2,511	\$1,758
86-95	\$2,673	\$1,871
96-100	\$2,756	\$1,929



Strategic C-Store Carrier Partners

Features

- ✓ Admitted A Rated Insurer
- ✓ Responsible Claims Handling
- ✓ Effective Accident Prevention
- ✓ Exceptional Service
- ✓ Specialized Coverage Tailored to Meet Your Needs
- ✓ Enhanced Property Endorsements for Grocery Retailers
- ✓ Safety Training & Resources
- ✓ OSHA Compliance Consulting
- ✓ Training Videos
- ✓ Training Manuals
- ✓ Training Guides
- ✓ Loss Prevention Services



Contacts Information to Obtain Quotes



Erica Dougherty
Arthur J Gallagher
Area Vice President
1117 Perimeter Center West
Suite W201
Atlanta, GA 30338
Phone: 678.393.5221
Cell: 404.663.2309
Fax: 678.393.5220
Email: Erica_Dougherty@ajg.com



Bill Durham
Waites & Foshee Insurance Group
850 Walnut Street
Macon, GA 31201
Phone: 478-330-6302
Toll: 866-734-2473
Fax: 478-743-0599
Email: bdurham@wfins.com

