From quaint shops to suburban stores, we depend on the retail establishments that line our streets as much as they depend on us for our business. That’s why UFG Insurance is committed to helping business owners keep their doors open by minimizing losses and maximizing protection with our dependable array of coverages.

Key coverages

- **Ultra Property Plus endorsement.**
  - Business income and extra expense; water and sewer backup; data processing equipment; employee theft; money and securities; debris removal; electronic data; outdoor property; property in transit; and more.
- **Ultra Liability Plus endorsement.**
  - Care, custody and control property damage; product recall expense; water damage legal liability; automatic additional insured; broadened named insured; automatic aggregate limits of insurance (per location); and more.
- **Equipment breakdown.**
- **Cyber for eligible classes.**
  - Internet security and privacy includes privacy and security breach liability; breach notice response services; regulatory response and penalties; ransomware support services; and cyber business interruption.
  - Online banking theft may be offered on a claims-made basis.

**Underwriting appetite**

**Desirable characteristics:**

- At least three years of experience.
- Strong credit report.
- Property exposures in protection class 1-8.
- Not open 24 hours.
- No temporary employees.

**Risks we write:**

- Accessory stores.
- Bakeries.
- Clothing stores.
- Food and beverage stores.
- Garden supply stores.
- Grocery stores.
- Gift shops.
- Home goods and appliance stores.
- Machinery or equipment dealers (farm or lawn type).
- Florist shops providing services for weddings, funerals, special events and all-occasion décor.

**Risks we avoid:**

- Antique stores.
- Gas dealers.
- Home-based retail stores.
- Pawn shops.
- Secondhand stores.
- Tobacco/cannabis stores.
Top reasons to place your business with UFG

1. Broad, competitively priced coverage.
2. Knowledgeable underwriting expertise.
3. Prompt, responsive and ethical claims service.
4. Complimentary risk control consultations.
5. Online account access for agents and policyholders.

Learn more about our insurance for retail at ufgmarketingsolutions.com.