



# Retail



## THINK UFG For your retail business

To get a quote, email the app to [doingbusiness@unitedfiregroup.com](mailto:doingbusiness@unitedfiregroup.com).  
Our underwriters are here for you!

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 avoid:

- Antique stores.
- Gas dealers.
- Home-based retail stores.
- Pawn shops.
- Secondhand stores.
- Tobacco/cannabis stores.

#### 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.





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## 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.



*If there are any discrepancies between this flyer and the actual policy, the provisions of the policy shall prevail. Some states may not allow all coverages listed. Consult your underwriter about specific coverages available in your state.*

*This flyer is for informational purposes only and is accurate as of the publication date, may not reflect subsequent revisions, and is intended for use only by UFG Insurance agents and their customers and UFG Service Center employees. The terms and language in the insurance policy shall govern. UFG does not undertake any obligation to update the information contained in this brochure between publications.*



**Learn more about our insurance for retail at [ufgmarketingsolutions.com](https://ufgmarketingsolutions.com).**