



**TEDFORD  
INSURANCE**

Protecting Dreams  
Since 1978



SPECIALTY PROGRAMS

## Convenience Stores

Supporting the individual and unique business insurance needs of convenience store owners, Tedford offers exceptional coverage at group level insurance pricing.



[www.tedfordinsurance.com](http://www.tedfordinsurance.com)

## Coverage Plan



Tedford Insurance is proud to offer convenient store owners Travelers' Master Pac<sup>SM</sup> Business Owner's Policy (BOP). It combines property insurance – to cover damage to buildings, contents and personal property – with liability insurance to protect you if someone threatens to sue.

Master Pac protects the things that matter to you.

**PROPERTY:** Covers damage to the structure (owned or leased), equipment, furnishings, fixtures, displays and inventory. Including:

- Off-premises or in-transit goods, including shipments to customers; We cover up to the Business Personal Property (BPP) limit – without sublimits.
- Theft, robbery or vandalism and theft damage to rented property – up to the BPP limit for better-than-average protection.
- Tenant improvements to rented property.
- Automatic 25% increase in BPP limit to cover seasonal fluctuations.

**GENERAL LIABILITY:** Covers damages paid in judgments or settlements, and legal defense costs, if you are sued or held liable for accidental bodily injury or property damage. Including:

- Products Liability. Protects your business if a product you sell causes bodily injury or property damage.
- Personal/Advertising Injury. Includes protection against liability for publication of defamatory material or copyright infringement in your advertisement.
- Premises Liability. Protects your business if patrons are injured on your premises –such as slips, trips and falls.

**BUSINESS INCOME AND EXTRA EXPENSE:** Protect your revenue stream and get back up and running if a covered loss strikes your store, warehouse or a major supplier. Bonus: Losses caused by electronic vandalism (computer attack, virus, malware) are covered up to \$25,000.

**EMPLOYEE THEFT AND DISHONESTY:** Covers theft of money, property or inventory.

**COMPUTER EQUIPMENT, DATA AND MEDIA (EDP):** Covers loss or damage to computers, register systems, software and data – including point-of-sale systems, inventory management applications, electronic customer records and physical losses related to digital disruptions.



“At Tedford Insurance you're working with experienced professionals. If you can build it, they can protect it.”

### Get the Add-Ons You Need

**CyberFirst Essentials® – Small Business for Cyber Liability/Data Breach.** With so many electronic transactions, if your system is hacked or compromised, you risk costly chargebacks, or reputational damage and loss of sales. CyberFirst Essentials® – Small Business helps protect your bottom line from the costs of failing to prevent unauthorized access to, or use of, customer identity information. Covered expenses include customer notification, penalties and chargebacks imposed by credit card companies, court-awarded judgments, and more.

**Power Pac<sup>SM</sup>, Power Pac Premier<sup>SM</sup> and Restaurant and Perishable Goods Premier.** Supersize your Master Pac policy with additional coverage features and higher limits, including sewer backup, losses resulting from damage to a power supply or overhead utility lines, increased limits for computer/data/media, and spoilage for perishable goods.

**Employment Practices Liability+<sup>SM</sup> (EPL+<sup>SM</sup>).** EPL+ defends your business in the event of a claim alleging a wrongful employment practice, such as discrimination or wrongful termination. EPL+ helps cover your legal expenses as well as potential settlement.



Call today: (800) 852-9062  
[www.tedfordinsurance.com](http://www.tedfordinsurance.com)