Fully stocked workers' comp options for grocery and convenience stores.

Underwriting | Fast Facts

Target Standard Industrial Classification Codes (SICs)	
54921	Convenience Store
54941	Convenience Store With Gas Pumps
54111	Grocery Store

Visit our **Appetite Guide**, accessible through the EBC, for a complete list of eligible classes.

Definition
Maximum Payroll: $6M per policy

Convenience stores sell a limited selection of items such as milk, bread, soda and snacks, with customers typically making small purchases during each visit. In contrast, grocery stores provide a large selection, enabling customers to buy food and supplies to last for much longer. Both see steady customer traffic and handle heavy stocking, refrigerated inventory and cash transactions. And both face everyday risks like customer slip-and-fall claims, product-related issues (including spoilage), equipment breakdown, theft and employee injuries from lifting, cutting and repetitive tasks. Choosing the right insurance, including workers' compensation, is essential to helping protect their operations.

What Good Looks Like – Convenience Stores

- 3+ years in business
- Well-maintained premises; good housekeeping
- Not open beyond 11 p.m.
- Employs between 5 and 10 people
- 2 people on duty when open

What Good Looks Like – Grocery Stores

- 3+ years in business
- Independent and franchise grocery stores
- Employs between 30 to 75 employees per location
- Delivery completed by third party

Out of Appetite

- Armed security
- Dollar Store operations
- Full-service gas operations (gas pumped by attendant)
- On-site filling of propane tanks
- Open 24 hours

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