

Pollution Policy

Provides coverage for pollution releases "at or from" the insured premises, caused by collision, upset, overturn and other auto-related losses including loading and unloading.

Includes government ordered pollutant clean-up and removal.

Includes defense and settle costs for third party liability due to bodily injury and property damage as the result of the pollutant release

Data Compromise coverage

Coverage provides for expenses related to the loss, theft, or accidental release of customer's personal information that is in your care, custody, or control. This can include social security numbers, drivers license numbers, birth dates, and bank and credit account information.

Response Expense Reimbursement

Coverage includes the cost of notifying affected individuals. It provides services, such as credit monitoring or identity restoration for those who become victims of identity theft. Also provided is coverage for Legal Counsel and Forensic Information Technology (IT) Review.

Defense and Liability

Provides for the cost to investigate and defend the dealer, as well as provide coverage for the cost of legal damages, judgments, or settlements brought by affected individuals.

Liquor Liability Policy.

Coverage is provided for liability due to the sale of alcoholic beverages. It includes liability which may arise by reason of causing or contributing to the intoxication, or furnishing of alcoholic beverages to underage or intoxicated persons; as a result of state dram shop act or other statute.

Employment Related Practices Liability (ERPL) Policy.

Since the mid 1980's then the number of allegations of employment related claims have skyrocketed. Coverage includes defense for claims filed with the EEOC and allegations of:

- Harassment
- Wrongful termination
- Discrimination
- Retaliation and others

Coverage includes access to the Federated Employment Practices Network. This includes access to employment attorneys to answer questions, sample policies and forms, articles, webinars, and an Employee Handbook Builder specific to your state.

Price Sheet

Every Convenience Store you call on has several different types of coverages for their business.

These include:

- Building and Contents Coverage covering loss due to damage to their building and the contents in and around the building.
- General Liability Policy Includes:
 - Liability for injury to other people or damage to their property, and trips and falls
 - Workers Compensation which provides medical coverage, loss of wages for employees injured on the job. It also provides payment to the dependents of employees killed while on the job.

While every convenience store pays an amount specific to their business, in this scenario the prospect pays a premium of **\$50,000** a year for their commercial insurance package policy. The three basic coverages that comprise the commercial insurance package includes; Building and Contents Coverage, Loss of Income Coverage, a minimal amount of Pollution Coverage (\$10,000) for on-site only spills, and Workers Compensation.

You cannot sell the Federated Convenience Store Shield Special Coverages without them first purchasing the base \$50,000 package.

Following are the prices for the special convenience store coverages which can be added to the commercial insurance package for \$50,000:

- You can add these coverages to their commercial insurance package individually.
- You may take up to a 20% discount if they purchase a minimum of three of the coverages bundled together

Employment Related Practices Liability Policy (ERPL): cost \$1,000

\$250,000 Pollution Policy: cost \$2,500

\$1,000,000 Liquor Liability Policy: cost \$1,250

\$250,000 Data Compromise Coverage: cost \$750

Be prepared to negotiate!