

Retail sales

We love writing policies for the business owners who sell goods through physical and online stores. We understand the risks and challenges faced by each, and offer coverage customized for the industry at a competitive price.



At a glance

We have a broad appetite for general and specialty stores, covering many types of retail business, whether brick-and-mortar, online, or both.

These businesses can benefit from a general liability or business owner's policy for slip-and-fall or property damage accidents, and cyber liability protection for incidents that impact websites, point-of-sale (POS) systems, and online ordering.

What's unique about this sector

✓ Changing consumer behavior

The retail sector has transformed, with brick-and-mortar stores competing with online powerhouses. Adapting is a defining trait, and an insurance carrier who understands that matters.

✓ Economic pressure

Uncertain times hit retail businesses hard. Consumers quickly cut spending or switch to cheaper options as prices rise, highlighting the need to protect the bottom line.

✓ Consolidation

As cost-cutting pressures increase, large competitors expand, while smaller retailers struggle to keep up. Insurance coverage needs to keep pace when a retailer scales.

Classes we love to write

Core appetite

- Art galleries
- General merchandise stores
- Jewelry stores
- Other stores — without food/drink

Broader appetite

- Appliance stores
- Clothing stores
- Florists
- Home furnishing stores

Edge of appetite

- Automotive parts and accessories stores
- DVD and video stores
- Framing shops
- Used merchandise stores

Available products

General liability

General liability insurance **covers third-party claims of property damage or bodily injury**, including medical costs. Slip-and-falls are some of the most common claims retailers face.

Business owner's policy

A business owner's policy (BOP) **includes general liability protection as well as coverage for business property**, such as computers and POS systems.

Cyber

Cyber security insurance **protects retailers from costs tied to a cyber incident**, including fines and notifying affected parties, plus lost revenue from a POS outage.

Why should agents choose Hiscox for retail businesses?



Experience across both storefronts and screens

We've been covering both brick-and-mortar and online retail businesses for years. We understand the evolving needs of this sector, and how insurance can help.



Coverage that fits how the business actually sells

We provide the coverage various retail businesses need, based on their size, location, and how they serve customers, with multiple products for complete protection.



Claims professionals who move fast

Our in-house claims team knows that a retail business needs to get back up and running fast after an incident disrupts them, and they're dedicated to making that happen.

Claim scenarios

Scenario 1: Water damage

An art gallery in a mixed-use building suffered water damage when an apartment above caught fire. Several pieces of art and some computer equipment were damaged.

✓ Hiscox coverage in action

Their business owner's policy covered the cost of the damaged property.

Scenario 2: Slip and fall

A customer slipped and fell in a retail clothing boutique, injuring their knee.

✓ Hiscox coverage in action

Their general liability policy covered the customer's medical expenses and lost wages while they recovered.

Scenario 3: Malware attack

A retail clerk clicked a link in a fraudulent email, which triggered malware that shut down the store's systems, including its point-of-sale system.

✓ Hiscox coverage in action

Their cyber policy covered the cost to restore the systems and the lost income.

Ready to quote?

Getting a quote is fast and easy. Answer some questions about your client's business and get a quote in minutes.

➔ To find your wholesaler and start a quote, visit hiscox.com/partner-agent

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