

# C-STORE CONNECTION

Newsletter by **DFW Alcohol Permits**

## What You Need to Know About Insurance for Convenience Stores

As a convenience store or gas station owner, you are doing everything possible to ensure that your business is safe, secure, and profitable. But, sometimes, accidents and incidents that are out of our control make that hard to achieve.

That's why we have insurance in other contexts – car insurance for car accidents, homeowners' insurance for homes, etc. So, it makes sense that we would want to put our money into business insurance for our convenience stores! Let's explore a few questions regarding this insurance and how it can benefit you.

### What Does Business Insurance Include?

Business insurance is a very flexible type of insurance, and has a number of different types of insurance that fall under its umbrella. Here are some of the types of business insurance that you may want to consider when you start exploring options with your agent.

### General Liability Insurance

Business liability is the most common insurance for businesses. In short, if an injury or accident happens to customers, vendors, or others that may be on your property, then it

covers you, them, and any associated defense costs.

### Pollution Insurance

Pollution caused by accidents at the pumps can result in excessive costs for cleanup as well as potential injuries or illnesses

caused by the spilt gas. This type of liability policy will cover those costs.

### Commercial Property Insurance

This insurance protects your property in case there is damage to your building or any of the structures on the premises.

### Crime Insurance

This protects against financial damages associated with a crime at your business. Security cameras and other types of protection can reduce the rates of this coverage.

### Employee-Related Insurances:

When you hire employees, you will likely need to protect yourself from potential issues related to them. This could include:

- **Employment Practices Liability**, which protects against financial losses due to an employee accusation of illegal business practices.
- **Workers' Compensation**, is an insurance that is related to assisting with the financial needs of employees that have been injured at work.
- **Employee Dishonesty Insurance**, which protects from financial losses due to employees stealing or engaging in other illegal behavior while at work.

### Flood, Earthquake, and/or Tornado Insurance

Sometimes this falls under commercial property insurance; other times, you need a separate policy or an addition to another type of insurance.

### Liquor Liability Insurance

This insurance takes care of damage and injuries associated with an intoxicated individual that purchased alcoholic beverage(s) at your convenience store.

### Machinery Insurance

This protects any and all of the machines that you have at your business, just in case something breaks or malfunctions. It also can help

to protect any food that spoils if your freezer or refrigerators are broken.

This is in no way a complete list, but it covers a lot of the basics and lets you know what you should be exploring and looking for as you sort out what sorts of insurance that you want to go ahead and put your money into.

### 5 Questions to Consider When Purchasing Business Insurance:

Now that you know what sorts of insurance that you're looking for, it's essential that you know what you'll want to ask when it comes to exploring the insurance that you may, or may not, want to buy. Here are some questions to consider when you are purchasing business insurance for your convenience store.

**What are the costs associated with this insurance?** Obviously, you have a lot that you need to cover, so you need to be sure that you are confident in what you'll be paying for it.

**Exactly what will be covered by my insurance?** Coverage is always an essential thing to consider, because you want to be sure that you're getting what you pay for.

**Can I make changes or adjustments to my insurance?** Most insurance agencies allow you to make the necessary changes to your insurance when you add or subtract coverage. However, in some cases, you may have to contact your agent and talk with them about changes – in others, you may be able to make the changes online.

**How does filing a claim work and how long does it take to resolve?** Is it a simple process, or is it complex? Are there online options or are you going to have to fill out piles of paperwork? Or, does it depend based on what sort of claim you are filing? Some insurance companies have more complex processes than others do, and it's good to know the expecta-

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Call or email me to discuss your next project at  
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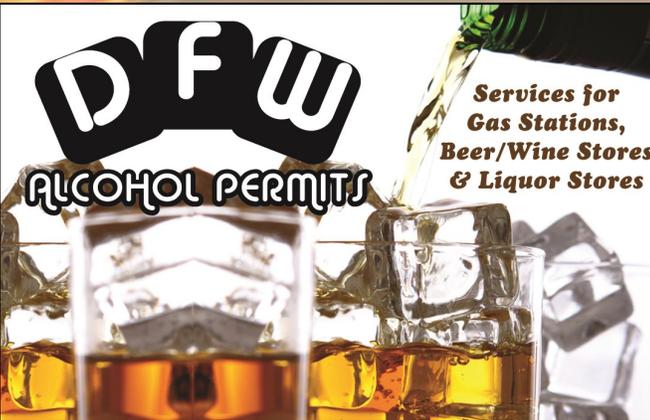
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tions before you sign the dotted line and start paying for the coverage that they have to offer.

**Can I get all of my coverage from one company, or do I have to have policies with multiple agencies?** This is probably the most complex question. Many business insurance companies will try to work with you so that you can get all of your insur-

ance from their company, but it doesn't always happen. That's why it's important to schedule a time with an agent that can guide you through the process.

There's a lot of research that you'll want to do and a lot of details to explore, so you want to be sure that you get as many estimates from as many agencies as possible before you make a final decision. Find the

insurance that fits your business best and you can feel confident that you'll be covered. (End)

## Did You Know?

Memories are like playing a game of 'Telephone.' Every time you recall an event, your brain distorts it a little more.

So, while you may think you have a memory of something that's happened, you're actually just remembering the last time you remembered it.

“  
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## Random Tip:

A few tips for your business:

1. Great Customer Service
2. Stocked Shelves
3. Clean isles and bathrooms
4. Fresh food and coffee
5. Comfortable environment
6. Indoor and outdoor lighting
7. Discounts and specials
8. Loyalty program
9. Organized parking lot
10. Air filling machine

(If you have a tip to share with the readers of this newsletter, you are welcome to share.)

## Online trainings

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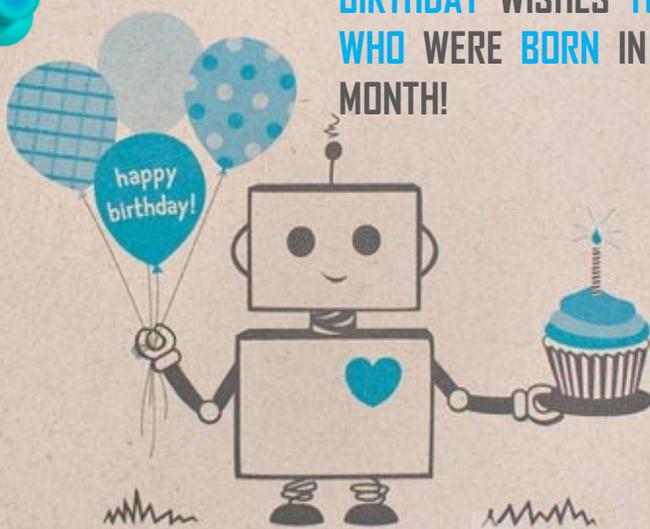
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