

Nondurable Goods Wholesalers

Underwriting Highlights



Preferred Risk Characteristics

Account

- Greater than 10 years in business
- Full-time risk manager/safety director/quality control manager
- Low management turnover

Property

- < 20 years old, NC or better construction, 100% sprinklered with system designed for occupancy
- Special hazards (storage of stock, ammonia refrigeration systems, etc.) controlled/protected per NFPA standards
- Adequate on-site and in-transit theft controls in place

Auto

- Majority of product delivery performed by common or contract carriers with appropriate risk transfer controls in place
- Clean MVRs, formal driver selection criteria
- Telematics used to measure, trend and correct driving behaviors



Key Coverages

Property

- Broad, flexible extension and market segment endorsements
- Equipment Breakdown
- BPP - Seasonal increase

General Liability

- Wholesalers market segment extension
- Additional Insured – Blanket Vendors
- Limited product withdrawal expense

Workers Compensation

- Specific and blanket waivers of subrogation

General Liability

- Products are not assembled, repackaged or altered
- Product components are traceable and a formal recall program exists
- All products are manufactured in the U.S.
- Strong contractual risk transfer practices in place including written contract & AI – vendor status from all manufacturers & suppliers
- Warehouse owned and operated only by insured

Workers Compensation

- Formalized training that is job or equipment specific
- Clearly defined personal protective equipment (PPE) policies linked to job specific tasks
- Formal/written lockout/tag-out program

Auto

- Auto enhancement endorsement
- Waiver of subrogation

Umbrella

- Up to \$10M capacity
- Blanket additional insured

Additional Options

- Data Breach and Cyber Liability
- Ironshore product options including pollution, products liability and international coverages

Quote now!



Appetite

Preferred and Acceptable Classes*

- Beverage
- Clothing/apparel
- Fabric distributors
- Food or drink/no food or drink
- Frozen foods
- Fruit and vegetable
- Fur – garments/pelts
- Grocery
- Hide dealers/distributors
- Meat, fish, poultry, or seafood
- Milk depots
- Newspaper/magazine
- Paper products
- Plastic or rubber supply goods
- Seed merchants

For a complete list of classes see our [Small Business Detailed Appetite Guide](#)

*Preference may vary by state.

Additional Resources

- Marketing materials on [Helping You Succeed](#)
- Safety resources on [Liberty Mutual SafetyNet™](#)



Contact your underwriter or territory manager with any questions.