

XSEnhanced[®]: Retail



Security services, customer discrimination claims and vendor contracts are just some of the circumstances that can complicate and increase the exposures a retail business faces. Excess Casualty offers a coverage endorsement to its commercial umbrella liability insurance, providing a one-step solution to comprehensively address the casualty insurance needs of the retail industry.

XSEnhanced[®] coverages apply whether or not scheduled underlying insurance provides such coverage*.

Coverage Features

Professional Liability

- Critical on-site professionals, such as security guards and investigation service providers, create potential professional liability exposures that traditional coverage may not adequately address.
- Coverage is provided for any Bodily Injury or Property Damage arising out of professional services performed by or on behalf of the insured.
- Coverage also extends to Wrongful Acts performed by any employed lawyer.

Discrimination

- With high traffic and consumer interaction, the retail industry is highly susceptible to claims of unfair treatment from customers, clients and other non-employees.
- Definitions are expanded to provide third party discrimination or humiliation coverage.

Insured Status for Vendors

- Retailers often enter into contracts that require them to furnish insurance to the vendors that sell and distribute their products.
- The insured definition is expanded to include any vendor acting as a distributor or seller of the insured's product(s).
- Coverage is provided for Bodily Injury or Property Damage arising out of the sale or distribution of the insured's product(s) in the normal course of the vendor's business.

*Designated self-insured retention applies when scheduled underlying insurance does not provide coverage.

What is XSEnhanced?

A suite of coverage enhancements offered with commercial umbrella and excess casualty products.

Provides seamless access to custom coverages tailored for specific industries and risks.

Ask about other XSEnhanced products, including Real Estate and Restaurants.

Continued

CrisisResponse[®]

A critical companion to any retail business, CrisisResponse is a built-in enhancement that provides immediate claims support and first dollar coverage in the event of a crisis situation.

- **Up to \$250,000 for crisis management costs**, to help quickly recover and respond to unforeseen situations. Covered expenses include costs to secure the scene of an accident, medical care, coordination with local law enforcement and psychological counseling for distressed employees.
- **An additional \$50,000 for public relations expenses**, essential to restoring public confidence. Policyholders can access an extensive network of public relations firms to help coordinate communications with the media and preserve a retail establishment's brand and reputation.
- **An optional product recall enhancement** that amends the definition of CrisisResponse costs to include expenses incurred by the recall of an unsafe or contaminated product in connection with a crisis event.

RiskTool System

A complimentary loss control and risk management solution, RiskTool provides an easy-to-use, customizable platform to identify, analyze and manage a company's operational exposures.

Risk Management Library. Industry-specific health and safety guidance on topics such as:

- Apparel and Footwear Industries
- Beverage Delivery
- Grocery Warehousing
- Teen Workers Safety

Training Resources. Ready-to-use documents and training modules for retail liability exposures, including:

- Ergonomics in Retail Grocery Stores, guidelines from the Occupational Safety & Health Administration (OSHA)
- Regulated Products, a handbook for manufacturers, distributors and retailers from the U.S. Consumer Product Safety Commission (CPSC)
- Product Recall check lists and Fast Track Product Recall programs
- Slips, Trips and Falls safety briefs

Audits. Users can take, assign or create their own audits and Best Practice Assessments, choosing from over 50 templates, including Exit Doors, Exiting and Egress and Floor and Wall Openings.

Contact

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