Insurance for wholesalers: 3 additional coverages to consider.



When you work in the wholesale industry, you juggle a lot on a day-to-day basis. From managing the product to warehouse operations, moving logistics and deadlines, every part of the supply chain relies on the other to get the job done. But unfortunately, disruptions can occur. Getting the right insurance for wholesalers can minimize loss and keep you on track.

Not sure where to begin? Here are the coverages to consider:

Insurance for Wholesalers and Distributors
Wholesale and Distributor insurance is designed to meet your industry's unique challenges and business insurance coverage needs. Baseline coverage will protect your building and inventory against fire, theft and other disasters. Standard features include:

- The physical structure of your building and its contents (inventory, machinery, equipment, office materials, etc.)
- Bodily injury caused by employees, products or services
- Defense in the event you are sued

Depending on your specific needs, you can further customize your wholesale and distribution policy with these coverages:

1. **Commercial Auto:** Do you rely on a fleet of vehicles to get products from point A to point B? If so, consider adding commercial auto coverage to your policy. This added coverage gives peace of mind for vehicle damage, property damage, medical expenses, towing expenses and other unexpected

risks on the road.

2. **Cyber and Data:** A machine hack, account hack or cyber extortion event can stop operations in their tracks. Since many wholesalers rely on technology to manage the flow of products, it's important to have protection against growing cyber and data threats. Pick up cyber and data coverage for added protection and benefit from 24/7 access to cyber experts.

3. **Workers Compensation:** With so many moving parts, accidents can happen on the jobsite. Workers compensation insurance covers losses from occupational injuries and illnesses employees sustain from slips and falls, burns, back injuries, carpal tunnel syndrome, dermatitis, hearing loss and more.

Protect your employees, warehouse and goods with the right insurance for wholesalers and distributors. Talk to a local, independent agent today about making your business insurance work for you.