



Retail Program



At GNY, we understand the challenges of the retail industry. That's why our Retail Program includes insurance coverages that owners of retail chains and franchise stores need—at a price they can afford. Not only does our comprehensive package provide property and liability coverages, but it's customized with many coverage enhancements particularly valuable for retail businesses.

About GNY

GNY Insurance Companies has been in continuous operation for nearly 100 years. With an A.M. Best rating of A+ Superior, GNY provides superior protection, broad coverage, and outstanding claim handling for our clients. Licensed throughout the United States, we are a Super Regional company with a focus on targeting businesses in New York, New Jersey, Pennsylvania, Massachusetts, Rhode Island, Connecticut, New Hampshire, Maryland, Virginia, Delaware, District of Columbia, Michigan, Illinois, Indiana, and Ohio.

Property Coverages

- Building Coverage
- Mechanical, Electrical, or Pressure System Breakdown
- Improvements and Betterments
- BPP Includes – Contents and Stock
- Business Interruption – ALS

Liability Coverages—Liability coverage provides protection from claims against your business for a variety of claims, including Bodily Injury, Property Damage, Personal and Advertising Injury, and Medical Payments.

- Limits Available up to \$1,000,000 per Occurrence; \$2,000,000 Aggregate
- Medical Payments Available up to \$10,000
- Umbrella Limits to \$15,000,000

Retail Enhancements—Package Enhancement with defined sub-limits in 27 coverage areas, including:

- Accounts Receivable
- Debris Removal
- Employee Dishonesty, Forgery
- Environmental Impairment
- Fire Dept. Service Charge
- Fire Protection Equipment Recharge
- Money and Securities
- Ordinance or Law
- Outdoor Signs
- Valuable Papers
- Identity Theft Recovery

Optional Coverages

- Employment Practices Liability