



Insurance That's All About Convenience

C-Store AdvantageSM is the trusted insurance partner of the convenience store business.

Designed to specifically address the industry's unique exposures as small businesses, grocers and gas station operations. C-Store Advantage protects convenience stores with broad insurance coverage, experienced risk control, as well as educational resources and responsive claims service.

WHAT IT COVERS

- Small to medium-sized convenience stores
- With or without attached gas station operations (comprising <90% sales)
- With liquor sales (comprising <30% sales) & select 24-hour operations

C-Store Advantage is competitive when:

- Operation carries an acceptable D&B RAM score
- 1 year grocery ownership or 3 years grocery store management

WHAT IT OFFERS

Coverages to protect you from unique industry exposures, such as hepatitis, power failure and food spoilage:

- Business Owners Policy
- Business Auto Coverage (hired and non-owned)
- Umbrella Coverage
- Workers Compensation
- Liquor Liability also available
- Coverage for Business Income on an Actual Loss Sustained basis

RISK CONTROL SERVICE

- IWA has unparalleled loss prevention techniques that lessen the likelihood of claims

RESPONSIVE CLAIMS SERVICE

- IWA's claims department has 43 years' experience handling claims for the convenience store industry
- Prompt, efficient service from claims specialists sensitive to the industry issues

MORE INFO

For more information please call 1-800-243-1811 or email c-storeadvantage@iwains.com.

This is only a brief description of the coverage available. The policies contain reductions, limitations, exclusions and terminations provisions. Coverage may not be available in all states.



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