



Specialty Distribution

From contract to delivery, we see the big picture and provide services to cover every link in the supply chain and protect your company every step of the way.

Types of Companies

- Automotive & Heavy Duty Aftermarket
- Building & Construction Products
- Consumer – Food, Beverage, Other
- Electrical
- Healthcare
- Industrial, MRO, & Safety
- Technology

Key Risk & Insurance Components

- **Property** exposure commonly comes from the combustibility of packaging materials and the ease in which products can be damaged.
- **Business Income and Extra Expense** exposures are high as recovering from a loss could require a lengthy time to rebuild the facility and replace specialty equipment (e.g., refrigeration).
- **Equipment Breakdown** exposures are significant as temperatures must remain constant for refrigeration equipment. Additional coverage for spoilage and ammonia contamination should be considered as even small power interruptions could result in a large loss.
- **Environmental Impairment** exposure due to ammonia and other refrigerants can be high.