

## What is general liability insurance for retailers?

General liability insurance protects you from the cost of third-party claims made for physical damage to a person or property. It also covers personal and advertising injury.

### Why do retailers need general liability insurance?

You need it if people come visit your store. Even if it's an online one you run from home.

Say someone trips over a rug, spraining their ankle. Or, you rip a customer's pants when you're helping them try on shoes. Or one of your sales assistants makes a not-so-nice remark about a customer and it gets back to them?

You could find yourself facing a claim. Lawyers' fees, court costs, compensation...without insurance, that can cost you. Big time.

But if you've got a general liability policy, it can pay for medical bills, repairs, legal expenses and compensation too. Even if the claim is groundless.

For a full summary of what's covered, [click here](#).

## What other kinds of insurance do retailers need?

### Business personal property insurance

Business personal property insurance (BPP) protects things like your cell and laptop when you're out and about on business. And everything moveable in your office, from your furniture to your potted plants – even if you run your retail business from home.

### Cyber liability insurance

If you store your clients' data digitally, own a website, or use email, you're a target for hackers. Cyber insurance can't stop an attack. But it can take care of the recovery costs. Keeping you in business and your reputation intact.

### Workers' compensation insurance

Most states require you get this coverage the minute you hire your first employee. If you don't, you'll face penalties. But workers' comp is worth getting anyway. It protects your business from the cost of workplace injuries to your staff, which can be crippling.