




Differentiated Broking Solutions

Retail & Distribution
Industry Division



WTW's Differentiated Broking Solutions (DBS) brings together our deep industry and technical expertise and extensive market relationships with top property & casualty insurers to deliver industry-tailored insurance solutions.

The Retail & Distribution Industry DBS is designed to create a sustainable, competitive solution in order to provide best-in-class terms, identify emerging risks and adjust our offerings to coincide with the ever-changing marketplace.

Overview

The Retail & Distribution Industry DBS is designed to have a broad industry appetite with a primary emphasis on:

- Beauty and personal care products
- Auto parts and dealers
- Paper goods, book and office supplies
- Apparel and accessories
- Department or sporting goods stores
- Hobby toy and gaming stores
- Grocery and food
- Fuel station with stores
- Furniture and furnishings

DBS provides coverage for the core property & casualty lines of business:

- Business auto
- General liability
- Property
- Umbrella
- Workers' compensation

Benefits

- Comprehensive pre-negotiated enhanced coverages
- Option to place coverage on a standalone basis, or in an expanded package/suite where appropriate
- Firm minimum service requirements
- Consistent, reliable program coverage

Carriers

- Chubb
- CNA
- Hartford
- Liberty Mutual
- Travelers
- Zurich

Coverage enhancements

DBS consistently delivers standardized elevated coverage to our clients. Below are just some of the many enriched coverages DBS provides.



- Extended notice of cancellation for all lines
- Per location aggregates included
- Unintentional errors and omissions and broadened notice and knowledge of occurrence included on all lines
- Enhanced CAT coverage for Time Element sublimits such as Civil Authority or Ingress & Egress

Increased property sub-limits:

- Minimum of \$1 million limit for contingent time element
- Minimum of \$500,000 limit for electronic vandalism
- Minimum of \$5 million limit for newly acquired premises — Real property

Enhanced coverage endorsements including:

- Blanket additional insured and blanket waiver on casualty lines
- Minimum of \$100 per disablement on towing and labor
- Employees as insureds and employees hired autos



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Disclaimer

Willis Towers Watson hopes you found the general information provided in this publication informative and helpful. The information contained herein is not intended to constitute legal or other professional advice and should not be relied upon in lieu of consultation with your own legal advisors. In the event you would like more information regarding your insurance coverage, please do not hesitate to reach out to us. In North America, Willis Towers Watson offers insurance products through licensed entities, including Willis Towers Watson Northeast, Inc. (in the United States) and Willis Canada Inc. (in Canada).

About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success — and provide perspective that moves you. Learn more at wtwco.com.



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