

# Vermont Retail & Grocers Association

Acadia Insurance Company offers a comprehensive and competitive insurance program designed for your business.



## BENEFITS OF THE VRGA PROGRAM

### ✓ PREMIUM DIVIDEND POTENTIAL\*

By participating in this sponsored insurance program, you have the opportunity to earn a premium dividend up to 10% of premium paid based on your individual loss experience and the loss experience of the group. Acadia Insurance has paid over 1.5 million dollars to qualified insureds since the program's inception.

### ✓ LOCAL SERVICE

Acadia's local, experienced underwriting and claims professionals have decades of expertise serving Vermonters. In the unfortunate event of a covered loss, our local claims professionals will be there on site to assess the claim and help you through the process.

### ✓ AVAILABLE THROUGH YOUR INSURANCE AGENT

Independent insurance agents appointed with Acadia Insurance have access to this insurance program so you can maintain your connection with your local trusted advisor.

## HOW TO PARTICIPATE

Contact your local independent Acadia Insurance agent for more information about the VRGA insurance program and for a quote. You must be a VRGA member to participate.

Not a VRGA member?

Visit the VRGA website at [www.vtrga.org](http://www.vtrga.org) or call us at **802.839.1928** for an application.

## PROGRAM FEATURES

Here are some coverage enhancements we offer as part of the VRGA Insurance Program.

- Liquor Liability coverage
- Claims Expense coverage
- Lease Cancellation Moving Expense coverage
- Coverage for Water back-up and Sump Overflow
- Utility Services – Direct Damage and Time Element coverages
- Coverage for property loss due to Employee Dishonesty
- Coverage for Food Contamination
- Spoilage coverage
- Business Income extension for Electronic Commerce

### ✓ THE POWER OF THE VERMONT RETAIL & GROCERS ASSOCIATION

The VRGA is an association of merchants and trade partners united to promote the sustainable growth of our industry through the Educational, Economic and Public Policy needs of its members.

The VRGA is open to a wide variety of retailers who do business in Vermont and currently represents approximately 800 Vermont retail stores and 250 suppliers to the industry, including members of the Vermont Specialty Food Association.

Acadia Insurance Delivers *Closer Coverage*

## WHAT IS INCLUDED IN THE PROGRAM

Acadia Insurance offers a comprehensive insurance portfolio for VRGA members.

- ✓ GENERAL LIABILITY to provide coverage and defense in the event of a lawsuit.
- ✓ BUSINESS INCOME to help you restore your business quickly after a covered loss.
- ✓ PROPERTY COVERAGE tailored to your business.
- ✓ WORKERS' COMPENSATION coverage to support your employees if they are injured on the job.
- ✓ COMMERCIAL AUTO for vehicles you operate.
- ✓ UMBRELLA LIABILITY to provide additional protection in the event of a catastrophic covered loss.



INSURANCE PROGRAM EXCLUSIVELY FOR



*\*Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to applicable underwriting guidelines and the actual terms and conditions of the policies as issued.*

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