

# RETAIL & WHOLESALE



## INSURANCE PROTECTION FOR CORPORATE CUSTOMERS

As a retailer or wholesaler, you have unique risk management and insurance requirements.

Retail or wholesale insurance packages can include various coverages related to property, crime and liability. At Jones DesLauriers Insurance Management Inc., we will assess your potential risk from suppliers, customers and employees and match your needs against the products offered in the market today.

### Service Standards

As one of our valued retail & wholesale clients:

- \* You will receive prompt and efficient service
- \* You will receive flexible service terms
- \* You will work with courteous and knowledgeable professionals
- \* You will receive a clear explanation of our process
- \* You will receive quick and fair treatment to issues and concerns

Proper education for all our staff ensures that you get only the best customer service and knowledge, not just insurance coverage. Our commercial lines staff are highly trained and educated with years of experience, to understand the unique needs of your corporation. We always look at cost effective solutions and go above and beyond to ensure that you have the perfect insurance service and solutions for your business.



## Coverage Options

### **Business Interruption**

A complete business interruption and recovery plan assessment will be conducted. Recommendations will be made to mitigate exposures and to ensure that appropriate protection is in place.

### **Employment Practices Liability**

Coverage for costs associated with lawsuits emanating from harassment, discrimination of any type and disputes over the employment contract, except for deliberate fraud or purposeful violations of law.

### **Employee Absenteeism Preparedness**

Evaluation of contingency plan to deal with high employee absenteeism. Pandemic flu or Ingress/Egress issues may leave companies suffering significant losses unless planning is complete.

### **Employee Theft/Dishonesty**

Employee theft claims frequency has increased drastically over the past five years. We can assess your overall security measures and develop a plan to manage your company's risks.

### **Directors and Officers Liability**

We can offer financial coverage for losses involving employees, customers, vendors and regulators, as well as those involving mergers, acquisitions and public offerings.

## Contact Us

Our team, at Jones DesLauriers Insurance Management Inc., has the understanding, expertise and experience to manage even the most complex insurance challenges.

Call us toll-free to reach one of our broker representatives in your area to discuss your specific requirements and the value added services we can provide.

**1.877.232.9996**  
**[www.jdimi.com](http://www.jdimi.com)**