

# 7-Eleven® Franchisee Insurance Program

Here to help 7-Eleven® Franchise owners navigate franchise insurance requirements to best protect their business



# 7-Eleven<sup>®</sup> Franchisee Insurance Program



**National  
Captives  
Insurance  
Solutions, Inc.**

**Marsh**

**AIG**

- Captive insurance program created for 7-Eleven<sup>®</sup> Franchisees, by 7-Eleven<sup>®</sup> Franchisees
- Collectively pools risk to help stabilize insurance costs for all Franchisees

- Global leader in risk management
- Simplifies insurance management as the exclusive administrator of the 7-Eleven<sup>®</sup> Franchisee Insurance Program

- Global leader in commercial insurance
- Provides specialized insurance solutions to protect your franchise

# Protection for Your Franchise

## Required Coverage



General Liability



Property



Crime Liability



Business Interruption



Liquor Liability\*

## Enhanced Coverage



Workers' Compensation



Excess Liability



Employment Practices Liability



Earthquake Insurance\*\*



Flood Insurance\*\*

See slides 6-7 for brief product descriptions

\*In areas when required

\*\*In areas where available

# Have Questions About Insurance? Contact Marsh.



Scan to book a one-on-one consult

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<https://affinity.marsh.com/7-Eleven/>

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(885) 546-5361





# Insurance Product Descriptions



# National Captive Insurance Solutions, Inc. (NCIS) Products

The National Captive Insurance Solutions, Inc., provides five highly-specialized, competitively-priced insurance products that are specifically designed for 7-Eleven® franchise owners.

The products below are all compliant with 7-Eleven® requirements for franchise owners. With these coverages, you can work directly with NCIS to help you through the claims and/or legal process in the event of an incident.

Coverage Type	Coverage Description
Comprehensive General Liability	Helps cover your franchise when negligent acts result in injury or damages to others, such as a third-party tripping on a job site. This coverage includes a Cleaning Work Warranty, which provides coverage for damages caused during the cleaning process.
Crime Liability	Covers costs associated with employee dishonesty, misuse of funds, forgery, and theft of a customer's property.
Property	Coverage for your buildings and business personal property for damage caused by fire, snow, ice, storm and other property hazards, including coverage for lost income due to a covered loss.
Liquor Liability (where required)	Provides coverage for legal and medical expenses if an injury occurs or property is damaged caused by an intoxicated person who was sold liquor through your business.
Business Interruption (optional)	Should an event disrupt your business, or cause property damage, you may be covered for certain expenses to get your business running again, such as net income, payroll, and temporary business relocation.

# Additional Coverage Available

As part of the 7-Eleven® Franchisee Insurance Program, Marsh offers a suite of customized insurance products specific for franchise owners to ensure your business is fully protected. Book a [one-on-one consult](#) today to speak with one of our dedicated insurance advisors.

Coverage Type	Coverage Description
Workers' Compensation	This insurance helps employees pay for medical care, wages from lost work time, and more because of work-related injuries or illnesses.
Excess Liability	Provides coverage for claims that exceed the limits of your primary insurance policy.
Employment Practices Liability	Covers your liability for claims made by your employees for discrimination, wrongful termination or harassment.
Earthquake	Covers losses and damages to your buildings and business personal property belongings caused by earthquakes.
Flood	This insurance provides coverage for business dwelling and business personal property losses caused by water damage specifically due to flooding.

# 7-Eleven® Franchisee Insurance Program

The 7-Eleven® Franchisee Insurance Program provides exclusive access to compliant and customized insurance products that help ensure your 7-Eleven® Franchise is protected.

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This document may provide a synopsis of coverage and is being provided as a reference only. The actual policy determines coverage. The policy contains exclusions, limitations and other provisions not referenced (or only briefly summarized) here and the policy should be consulted for full coverage terms, conditions and requirements.

