

He's made his list and checked it twice!

Santa's Insurance List

Property - Workshop/Housing

Life Insurance

Cargo coverage for gifts

Coverage for the sleigh

Liability to cover the toys

Workers' Compensation



Property

- Workshop, home, apartments for elves, stables for reindeer
- Permanently attached equipment – saws, lathes, toy conveyor belt
- Temporary workshop or housing in case of emergency

Life Insurance

- Santa and his key elf
- Voluntary life insurance for elves and their families via payroll deduction

Cargo Coverage

- Hauling property of others – gifts

Auto

- Physical damage for sleigh
- Liability for reindeer – remember the Grandma incident?
- Coverage for upgrades such as rocket boosters and a refrigerated box for fruit cakes and egg nog

Toy Liability

- choking hazards
- product recalls
- lead exposures

Workers' Compensation

Santa faces slippery roofs, going down chimneys and lifting heavy bags. Also, elves work with saws, hammers and ladders.

- unfortunate injuries to Santa or his elves
- loss of wages, medical payments



Merry Christmas

Santa has all the insurance coverage he needs to cover himself, his employees and their products. Do you? Contact your local Ayres Group agent for more information. Theayres-group.com



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FOR ALL YOUR INSURANCE NEEDS