



We've got you covered.

As a paint store owner, you provide a much-needed product to people and businesses throughout the world. From small homeowner maintenance to large commercial projects, the products you supply are keystone components of the finished product.

American Hardware & Lumber Insurance (AHLI) has been insuring businesses like yours since 1972 and has the knowledge and the insurance products to meet your needs.





Paint stores, like all businesses, have the risk of financial loss from accidents. Additionally, you have unique risks related to being a paint retailer that should be recognized and managed.

The most straight-forward way to limit your exposure to loss is to avoid accidents. However, even under the best risk management plans, accidents still happen.

Paint stores have several identifiable exposures to loss:

- Damage to your building and inventory from a fire, storm, or other event.
- Special exposures from flammable inventory including paints, varnishes, and thinners.
- Critical equipment that needs to be operating properly for mixing and color matching.
- Heavy paint buckets and other materials can cause injury when lifted or dropped.
- Injury to people and property from an auto accident.
- If you are offering painting services or wallpaper hanging, you may also have exposure to liability claims from your work.
- Rental equipment you may offer to your customers.

American Hardware & Lumber Insurance (AHLI) can offer you:

- Workers' compensation insurance to protect you and your staff from the financial impact of workplace injury.
- Property insurance to protect you from the financial impact of damage to your building, equipment, inventory and resulting business income loss.
- General Liability Insurance to protect you from claims against you from injuries on your premises or from your products.
- Auto Liability Insurance to protect you from claims against you from auto accidents.
- Auto Physical Damage Insurance to cover the damages to your own autos.
- Employment Practices Liability Insurance protects you from claims of things such as wrongful termination or harassment.
- Cyber Insurance protects you from malicious attacks on your systems and from ransomware attacks.



You are the expert when it comes to paint.

We are the experts when it comes to risk management and insurance.

For a free quote, call 800.323.0131 or email info@americanhli.com.