

Smoke & Vapor Shop Program

Coverage designed by those in the smoke and vape shop business.

The team at Blue River Underwriters understands the challenges of smoke and vape shop owners as our program was created by an innovator in this unique and emerging industry. With an AM Best A XV Rated Carrier, we deliver a program solution that supports industry growth while protecting the interest of those pioneering this space.

- Classes:**
- Smoke & vapor shops
 - Ancillary shops that sell cigars, cigarettes, vaporizers and related merchandise including take home gifts and blown glass accessories
 - Stores up to 5,000 square feet
 - Gross receipts up to \$2.5 MM per store
- Coverages:**
- Included: General Liability, Property, Business Personal Property, Loss of Income
 - Property coverage up to \$2MM with deductible options from \$500 to \$25,000
 - General Liability coverage up to \$1MM per occurrence and \$2MM aggregate
 - Available: Limited Theft, Sign, Glass and Electronic Data Processing Hardware
 - Workers' Comp coverage available in certain states
- Features:**
- Simple transition process if currently insured
 - Receive a quote within one business day
 - Responsible and reliable claims handling
 - Available nationwide excluding NY, NJ, and PA
- Submission Criteria:**
- Completed application
 - Loss runs 2 years
 - For added coverage options, additional forms may apply

We also offer other insurance coverage needs for most types of businesses, please give us a call to inquire.

Blue River Underwriters is a specialty program administrator representing top-rated international carriers by way of expert underwriting leadership. Our team has built a solid reputation for quality programs, competitive rates and unparalleled service. We partner with select retail and wholesale agents nationwide to deliver industry and risk insights that empower greater success as part of Breckenridge Insurance Group.



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