

# dealerpro INDEPENDENT AUTO DEALER PROGRAM

## what is dealerpro?

The DealerPro Independent Auto Dealer Program provides specialized coverage for small to mid-sized, rural and suburban, non-franchised auto and truck dealerships.

## who is eligible?

- Non-Franchised Auto or Truck Dealers
- Dealers with Service and/or Repair up to 49% of revenues
- Auto Wholesalers/Brokers
- Auto Auctions

## who is non-eligible?

- Leasing Operations
- Exotic/High Performance/Antique Autos
- Motorcycles/ATV/Watercraft Dealers
- No Salvage Operations
- Farm Implement/Construction Equipment
- No Repossession of Autos
- Mobile Homes/Recreational Vehicles
- No Auto Rental

## why to choose dealerpro

### Program Highlights

- Minimum Premium: \$1,000
- Maximum Deductible: \$5,000
- Garage Liability Limit: **Up to \$1,000,000**
- Fire Legal Liability Limit: **Up to \$300,000**
- Dealer Open Lot Limit: **Up to \$500,000\*\***
- Garagekeepers: **Up to \$500,000\*\***
- Workers Compensation
- New Ventures Acceptable

### Specialized Enhancements *(Optional)*

- Title E & O
- False Pretense
- Truth-In-Lending E & O
- Drive Other Car Coverage
- Federal Odometer Statute E & O
- Insurance Agent E & O

### Submission Requirements

- **DealerPro** – Independent Auto Dealer Program Supplemental App – Competitor apps are welcomed.
- **3 Years**, plus current loss runs.

**\*\* Subject to location**



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**Garage Liability** - This comprehensive policy provides liability coverage for dealer's and non-dealer's autos and premises. This policy protects the policyholder during customer test drives, transporting vehicles from auctions and the business' employees driving autos.

**Garage Keeper's Coverage** - In addition, the policy can protect vehicles that are not owned by the dealer but the dealer has care, custody or control of a customer's vehicles.

- **Garage Keeper Legal Liability** - The insured is protected against legal liability (*negligence of the insured*) for physical damage to customers' autos left for storage, safekeeping, service or repair.
- **Garage Keepers Primary** - Optional coverage for claims regardless of legal liability as primary coverage.

**Dealer's Open Lot** - Protects the vehicle inventory for physical damage coverage. Physical Damage may include coverages such as fire, theft, collision, vandalism, and other perils.

**Scheduled Vehicles** - This option on a garage liability policy allows specific autos, towing vehicles or towing devices to be covered under the policy's liability and for physical damage.

## Specialized Enhancements (Optional)

**Broadened Coverage** - Standard policies do not provide coverage for Host Liquor, Fire Legal Liability, Personal & Advertising Liability, spouse of partners as an insured, incidental medical malpractice, automatic liability coverage for newly acquired locations, etc. This optional endorsement offers these needed broadened coverages.

**False Pretense** - Covers the insured when a covered automobile is taken in a fraudulent manner or acquiring an automobile from someone who did not have legal title to the vehicle.

**Truth-In-Lending Errors and Omissions** - Protection against claims alleging a dealer did not comply with the Consumer Credit Protection Act or other similar laws.

**Odometer Statutes Error and Omissions** - Protection against claims alleging a dealer did not comply with federal or other odometer disclosure laws.

**Title Errors and Omissions** - Provides coverage when a dealer is held liable for an act, error or omission in the preparation of title papers.

**Insurance Agents Errors and Omissions** - Needed if a dealer is involved in selling life, disability or other insurance related products in conjunction with the sale of a vehicle. This coverage provides protection against loss resulting from a dealer's negligent acts or omissions that arise while performing such services.

**Dealer Drive Away Coverage** - Standard garage policies do not provide coverage if a dealer vehicle is driven more than 50 miles from the garage location. This program will allow for additional mileage.

**Why wait?**

Submit your business today!

**(866) 386-4136 ext.2245**

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