

KBK Insurance Group

AUTO SALVAGE, DISMANTLING AND RECYCLING

KBK Insurance Group is a niche-focused insurance underwriter that specializes in auto salvage, dismantlers and recycling shops. A best-in-class program by Novacore — the nation's leading provider of specialty insurance solutions — KBK is the go-to market for hard-to-place risks and has been the partner of choice for agents for more than 30 years.

THE KBK ADVANTAGE

- A+ Rated National Carrier
- Exclusive Market for Non-Franchised Auto Salvage & Dismantling
- Trusted One-Stop-Shop for Garage & Towing Risks
- Competitive Coverages & Policy Forms
- Specialized Expertise & Experience
- Access to Dedicated Underwriter
- Commercial Package Policy
- Fast Turnaround Times

The Leader in Towing for 30 Years

KBK also offers best-in-class commercial tow truck insurance

OUR TERRITORY

We serve **all states**, excluding Alaska, Hawaii, Massachusetts and New York (NY availability coming soon)

ELIGIBLE CLASSES

- Auto Salvage, Dismantling and Recycling Businesses and Facilities
- Often Multi-Purpose Facilities and Their Additional Services, Including Repair or Towing
- Tow Truck Exposures With No Limits

KEY COVERAGES

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| • Commercial General Liability (\$1M limit) | • Dealer Plates |
| • Commercial Auto Liability (\$1M limit) | • Commercial Property (\$3M TIV limit per location) |
| • Garage Keepers Legal Liability (\$1M limit) | • Broad Form Coverage |
| • Medical Payments | • Tow Truck Coverage |
| • Premises Medical Payments | • Commercial Inland Marine |
| • Personal Injury Protection | • Commercial Crime |
| • Physical Damage | • Commercial Umbrella (\$2M limit) |
| • On-Hook Cargo (\$500,000 limit per vehicle) | |

Note: KBK is no longer appointing new agents in California, Florida, Georgia, Louisiana, New York and Texas and we are not supporting new ventures, repossession or auto hauling risks at this time