

# 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 NSM Insurance Group — 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

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

*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*