

# KBK Insurance Group

## USED CAR DEALERS

At KBK Insurance Group, we know how demanding and cost-competitive the used car dealer industry is today. That's why we offer a highly competitive program package designed exclusively to meet the needs of non-franchised used car dealers. With extensive experience serving this niche, we're intimately familiar with the challenges agents and insureds face — from being particularly vulnerable to extreme weather to needing to manage risk for other incidental operations like repair shops and body shops.

### THE KBK ADVANTAGE

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

*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.*

### KEY COVERAGES:

- **Commercial Auto Liability** (\$1M limit)
- **Garage Liability & Garage Keepers Legal Liability** (\$1M limit)
- **Commercial General Liability** (\$1M limit)
- **Commercial Property** (\$3M TIV limit per location)
- **Commercial Inland Marine**
- **Commercial Crime**
- **Commercial Umbrella** (\$2M limit)
- **Broad Form Coverage**
- **On-Hook Cargo** (\$500,000 limit per vehicle)
- **Dealers Open Lot** (\$1.5M limit)
- **Dealers Plates**
- **Drive Away Collision** (\$50,000 limit)
- **Tow Truck Coverage**
- **False Pretense**
- **Errors & Omissions**
- **Truth In Lending**
- **Federal Odometer**

### ELIGIBLE CLASSES:

- Used Car Dealers (Non-Franchised)
- Used Heavy Truck Dealers
- Garages, Repair Shops & Body Shops
- Auto Salvage, Dismantling & Recycling Shops

### OUR TERRITORY:

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

### KBK DEALER PACKAGE IS NOT A SOLUTION FOR:

- Wholesalers
- Rental Operations
- Loaner Operations
- Motorcycle Dealers
- Powersports Dealers
- RV Dealers
- Boat Dealers