



NON-FRANCHISED AUTO DEALERS

## We Specialize in **Non-Franchised Auto Dealers**

We insure non-franchised auto dealerships that sell previously owned private-passenger-type cars, SUVs, and trucks – and we’ve been doing so for decades. In addition to offering coverages such as Building, Contents, Garage, Workers’ Compensation, and Umbrella, we have the specialty coverages your dealership may need.

Your independent agent can help you determine which of our many specialized coverage options work best for your business. These optional coverages include:

### **Dealers UNI-Flex Endorsement**

- Offers over 30 coverages important to dealers like Employee Tools, Employee Dishonesty, Glass, Personal Property of Others, and Signs.

### **Auto Dealers Errors and Omissions includes:**

- Federal Odometer Statute
- Title Errors and Omissions
- Prior Damage Disclosure Errors and Omissions

### **Garage Extension Endorsement** provides over a dozen coverages including:

- Hired Vehicle Physical Damage
- Malfunction Extension for Airbags
- Employees as insureds
- ...and more – including no deductible for glass repair

### **Defective Products and Defective Work Performed**

Adds coverage for Defective Products and Defective Work Performed on the Garage Policy.

### **Customers Personal Property Extension**

Adds protection to Garagekeepers for customers’ personal property in the customers’ cars while in for service.





### **Garagekeepers**

Provides comprehensive and collision coverage for vehicles left in the dealership’s care, as well as fire, theft, vandalism and more.

### **Communications Equipment Extension**

Covers sound receiving and transmitting equipment under Garagekeepers.

# Why Utica National?

-  We have a dedicated Dealers Insurance Division team, and we know your business!
-  Utica National is rated A by AM Best\* and has specialized in auto dealerships for decades.
-  We can tailor a program to fit any dealership's needs, no matter the size of your operation, including integrated claims and risk management plan.
-  Right Pay, our pay-as-you-go billing option for Workers' Compensation, is a great way for you to manage seasonal payroll by giving you the flexibility to pay a portion of your annual premium each payroll period.

## Claims Help When You Need It Most

We're at our best when you need us most. Our Claims team is ready to help and is on call 24/7/365.

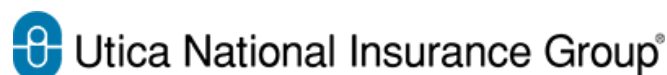
## Our Risk Management Helps to Prevent Losses Before They Happen

Our Risk Management team works with you to help prevent losses, which helps you maintain business as usual at your dealership. These services are automatically included with your insurance program.

We'll work with your independent agent to design a program to help protect your dealership.

*\*For the latest rating, visit [www.ambest.com](http://www.ambest.com).*

*This summary represents an outline of coverage available from the companies of the Utica National Insurance Group. No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided. For questions on coverages, contact your independent agent.*



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