



## Franchised Auto Dealership Program

As an auto dealership, your insurance needs are different from those of other businesses. You may need extra protection against losses unique to your auto dealership.

### ▶ About Pekin Insurance

Pekin Insurance was established in 1921 in Pekin, Illinois. Pekin Insurance products are marketed through independent agents and supported by our professional staff conveniently located in service offices throughout our marketing area, in addition to the Home Office in Pekin, Illinois. This allows us to provide the local, individualized, and superior service you need for your auto dealership.

For a coverage review and premium quotation, see your local professional Pekin Insurance Agent.



PEKIN INSURANCE  
2505 Court Street, Pekin, IL 61558  
309-346-1161  
[www.pekininsurance.com](http://www.pekininsurance.com)



That's why Pekin Insurance provides coverages and endorsements allowing you to tailor your policy to fit your particular needs.

## ▶ Available Garage Coverages With Pekin Insurance

- ▶ **Garage Liability** - Provides Liability Coverage against claims arising out of your auto dealership's activities encompassing Automobile Liability, Premises and Operations Liability, Product and Completed Operations Liability, and Contractual Liability.
- ▶ **Medical Payments** - Provides Medical Payments Coverage arising out of automobiles and your auto dealership's premises operations.
- ▶ **Uninsured/Underinsured Motorists** - Provides protection against financial loss caused by an accident with a negligent uninsured or underinsured motorist, where bodily injury was caused, and the uninsured or underinsured motorist was legally liable.
- ▶ **Garagekeepers** - Provides protection for your auto dealership against claims arising out of damage to customers' autos left in your auto dealership's care while your auto dealership is servicing, parking, or storing a customer's auto in conjunction with your auto dealership's operations. Coverage is available on a legal liability basis, on an excess basis over a customer's own auto policy (without regard to Legal Liability), or on a primary basis (without regard to Legal Liability).
- ▶ **Auto Dealer Physical Damage** - Provides protection for vehicles your auto dealership owns, subject to the chosen coverages and deductibles. Your auto dealership may choose to insure your new vehicles, your used vehicles, or your new and used vehicles. Your auto dealership may select auto dealer inventory to be on a reporting basis or nonreporting basis.

At Pekin Insurance, we also have additional Garage Enhancement Endorsements that you may choose to tailor your policy to the specific needs of your auto dealership:

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| <ul style="list-style-type: none"> <li>▶ Broadened Coverage Endorsement includes: <ul style="list-style-type: none"> <li>Personal Injury and Advertising Injury Coverage</li> <li>Host Liquor Liability Coverage</li> <li>Incidental Medical Malpractice Liability Coverage</li> <li>\$50,000 Fire Legal Liability Coverage</li> <li>Nonowned Watercraft Coverage</li> <li>Spouse as Additional Insured</li> <li>Automatic Liability Coverage - Newly Acquired Garage Business (90 days)</li> </ul> </li> <li>▶ Limited Worldwide Liability Coverage</li> <li>▶ Broad Form Products Coverage</li> <li>▶ Waiver of Deductible - Completed Operations</li> <li>▶ Federal Odometer Statute Errors and Omissions Coverage</li> <li>▶ Truth In Lending Errors and Omissions Coverage</li> <li>▶ Leasing or Rental Concerns - Contingent Liability Coverage</li> </ul> | <ul style="list-style-type: none"> <li>▶ Damage to Buildings and Other Property Caused by Motor Vehicles</li> <li>▶ Owners of Buildings as Additional Insured</li> <li>▶ False Pretense Coverage</li> <li>▶ Drive Other Car Coverage</li> <li>▶ Dealers' Drive Away Collision Coverage</li> <li>▶ Title Errors and Omissions Coverage</li> <li>▶ Auto Dealers' Insurance Agents' Errors and Omissions Coverage</li> <li>▶ Loss to Customers' Personal Property if Garagekeepers Coverage is Provided</li> <li>▶ Repairs by the Named Insured Endorsement</li> <li>▶ Additional Insured - Lessor of Leased Equipment Endorsement</li> <li>▶ Additional Insured - Garages-Grantor of Franchise Endorsement</li> <li>▶ Additional Insured - NOC Endorsement</li> </ul> |
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Note: This brochure is designed to give you a basic outline of coverages and does not include all of the exclusions, conditions, or limitations of a policy. Contact your local Pekin Insurance Agent for an explanation of the exact terms of the contract.

- ▶ We also offer several types of Commercial Property, Glass, and Inland Marine Coverages, allowing you to tailor your policy to fit the particular needs of your auto dealership. The following are a few of the coverages available:

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| <ul style="list-style-type: none"> <li>▶ Building Coverage</li> <li>▶ Business Personal Property Coverage</li> <li>▶ Business Income Coverage</li> <li>▶ Extra Expense Coverage</li> <li>▶ Employee Tool Coverage</li> <li>▶ Fence/Lightpoles Coverage</li> <li>▶ Tenants Improvements and Betterments Coverage</li> <li>▶ Legal Liability Coverage</li> <li>▶ Inflation Guard Coverage</li> <li>▶ Earthquake Coverage</li> <li>▶ Ordinance of Law Coverage</li> </ul> | <ul style="list-style-type: none"> <li>▶ Glass Coverage</li> <li>▶ Inland Marine Accounts Receivable Coverage</li> <li>▶ Inland Marine Boat Dealer Coverage</li> <li>▶ Inland Marine Computer Coverage</li> <li>▶ Inland Marine Equipment Dealer Coverage</li> <li>▶ Inland Marine Miscellaneous Tools and Equipment Coverage</li> <li>▶ Inland Marine Valuable Papers Coverage</li> <li>▶ Sign Coverage</li> </ul> |
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- ▶ Pekin Insurance also offers several other products for your auto dealership needs:

- ▶ Commercial Crime Coverage
- ▶ Commercial General Liability Coverage
- ▶ Commercial Umbrella Coverage
- ▶ Employee Benefits Administration Liability Errors and Omissions Coverage
- ▶ Workers Compensation Coverage
- ▶ Boiler and Machinery Coverage
- ▶ Bonds
- ▶ Credit Life and Disability
- ▶ Group Life and Health Plans

