

# KBK Insurance Group

## PARTNER WITH THE EXPERTS IN COMMERCIAL AUTO

The leading market for more than 30 years, KBK Insurance Group provides property and casualty insurance coverage for hard-to-place risks, including commercial tow truck companies, the garage space and auto salvage, dismantling and recycling companies.

### THE KBK ADVANTAGE

- A+ Rated National Carrier
- Exclusive Market for Non-Franchised Auto Salvage & Dismantling
- Trusted One-Stop Shop for Garage & Towing Risks
- No Radius Limits for Towing
- Competitive Coverages & Policy Forms
- Specialized Expertise & Experience
- Access to Dedicated Underwriter
- Commercial Package Policy
- Fast Turnaround Times

### COMMERCIAL TOWING OPERATORS PROGRAM

#### ELIGIBLE CLASSES:

- Commercial Tow Truck Operators With 2+ Power Units

#### KEY COVERAGES:

- Commercial Auto Liability, General Liability and Garage Keepers Legal Liability (all with \$1M limit)
- Facility Property Coverage
- On-Hook/Cargo (\$500,000 limit per vehicle)
- Hired Car/Non-Ownership
- Dealer Plates
- Excess Liability
- Workers' Compensation

#### TERRITORY:

- Available in all states, excluding AK, HI, MA and NY (NY availability coming soon)

*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*



## **GARAGE PROGRAM**

### **ELIGIBLE CLASSES:**

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

### **KEY COVERAGES:**

- Commercial Auto Liability, General Liability, Garage Keepers Legal Liability and Commercial General Liability (all with \$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

### **TERRITORY:**

- Available in all states, excluding AK, HI and MA (Dealers are also excluded in NJ and MI)

## **AUTO SALVAGE, DISMANTLING AND RECYCLING PROGRAM**

### **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, Commercial Auto Liability and Garage Keepers Legal Liability (all with \$1M limit)
- Medical Payments
- Premises Medical Payment
- 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)

### **TERRITORY:**

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