

# KBK Insurance Group

## GARAGE & REPAIR SHOPS

Finding competitive insurance coverage for garages, repair shops and body shops has traditionally been easier said than done. Now, with KBK Insurance Group, it's easier than ever. KBK is a specialized insurance provider that focuses exclusively on serving the garage and towing industry — as well as related service categories these businesses may support. A best-in-class program by NSM Insurance Group, 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 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

### 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**

### OUR TERRITORY:

We serve **all states**, excluding Alaska, Hawaii and Massachusetts. Dealers are also excluded in New Jersey and Michigan.

### WE ALSO COVER HEAVY TRUCK REPAIR!

See the reverse side to learn about KBK's insurance solutions for this underserved segment of the industry.

# KBK Insurance Group

## HEAVY TRUCK DEALERS WITH REPAIR SHOPS

A recognized authority in commercial auto insurance, KBK Insurance Group leads the way in delivering a wide variety of insurance solutions for used heavy truck dealers, a typically underserved segment of the industry. For heavy truck dealers that also do repairs, we can cover both! Our heavy truck program is designed for risks specializing in the sale and repair of used commercial vehicles weighing greater than 26,000 lbs. GVWR, and repair sales should not be greater than 10% of all receipts.

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### OUR TERRITORY:

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

### WE COVER ALL TYPES OF GARAGES AND REPAIR SHOPS

See the reverse side to learn about our program for traditional garages, repair shops and body shops.