



# 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
- In-House Claims Team

### 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 or Louisiana, and we are not supporting new ventures, repossession or auto hauling risks at this time*



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## **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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