

KBK Insurance Group is a niche-focused insurance underwriter that specializes in auto salvage, dismantlers and recycling shops. A best-in-class program by NSM Insurance Group — the nation's leading provider of specialty insurance solutions — 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 & Dismantling
- Trusted One-Stop-Shop for Garage & Towing Risks
- Competitive Coverages & Policy Forms
- Specialized Expertise & Experience
- Access to Dedicated Underwriter
- Commercial Package Policy
- Fast Turnaround Times

The Leader in Towing for 30 Years KBK also offers best-in-class commercial tow truck insurance

## **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 (\$1M limit)
- Commercial Auto Liability (\$1M limit)
- Garage Keepers Legal Liability (\$1M limit)
- Medical Payments
- Premises Medical Payments
- 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)

#### **OUR TERRITORY**

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



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