



KBK Insurance Group

USED CAR DEALERS

At KBK Insurance Group, we know how demanding and cost-competitive the used car dealer industry is today. That's why we offer a highly competitive program package designed exclusively to meet the needs of non-franchised used car dealers. We're intimately familiar with the challenges agents and insureds face — from being particularly vulnerable to extreme weather to needing to manage risk for other incidental operations like repair shops and body 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 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

ELIGIBLE CLASSES:

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

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**
- **False Pretense**
- **Errors & Omissions**
- **Truth In Lending**
- **Federal Odometer**

The Leader in Towing for 30 Years

KBK also offers best-in-class commercial tow truck insurance

OUR TERRITORY:

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



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