



WHEN IT COMES TO INSURING AUTO SERVICE RISKS, UTICA NATIONAL HAS YOU COVERED!

Utica National Insurance Group

Utica National's Auto Services Advantage Program (ASAP) offers a broad array of coverages designed specifically for auto service businesses. Below is a quick, helpful guide showing potential exposures or claims and the applicable optional form or endorsement that would respond.

Exposure/Example of a Potential Claim	Utica Coverage Form/Endorsement that Responds <ul style="list-style-type: none"> • Automobile Services Enhancement Endorsement • Automobile Services Advantage Program (ASAP) Endorsement • Automobile Services Advantage Program Plus (ASAP Plus)
<p>Calamitous Carl's Auto Service burns down. The building and equipment are a total loss and a contractor estimates it will take 8 months to reconstruct Calamitous Carl's building.</p>	<p>Business Income and Extra Expense Gives coverage for the actual amount of business income loss sustained and extra expense incurred within 12 consecutive months after the date of loss. Unlike some of our competitors, a specific dollar limit does not apply. Available on ASAP and ASAP Plus only.</p>
<p>Calamitous Carl's major supplier shuts down due to a fire at their plant and is unable to provide supplies. As a result, Calamitous Carl is unable to service customers.</p>	<p>Business Income from Dependent Properties Provides \$25,000 of coverage for loss of income during the time the supplier is unable to deliver.</p>
<p>Several fire extinguishers are used to extinguish a small fire inside Calamitous Carl's garage.</p>	<p>Fire Protection Device Recharge Provides coverage up to \$10,000 to refill the extinguishers.</p>
<p>Lightning strikes several trees on the side of Calamitous Carl's building, causing the trees to fall on Calamitous Carl's fence.</p>	<p>Outdoor Property Extends coverage for up to \$1,000 per tree plus damage to the fence up to applicable limits.</p>
<p>While driving a vehicle into Calamitous Carl's leased garage building, the vehicle strikes a wall, causing damage.</p>	<p>Damage to Leased Property Gives up to \$10,000 or \$25,000 coverage for leased: buildings, auto hoists, retaining walls or fences.</p>
<p>A vehicle strikes a fuel pump and damages the pump, piping and underground fuel tank. The damage causes fuel to leak from the tank.</p>	<p>Fuel Tanks, Fuel Pumps & Canopies; Fuel Held For Sale Covers this up to the building and business personal property limits. A standard property policy does not cover this property if it is not listed in the declarations or is more than 100 feet away.</p>
<p>Calamitous Carl's has received a large shipment of snow tires which are destroyed by fire. The cost to replace the tires and other contents exceeds the applicable limit on Calamitous Carl's policy.</p>	<p>Business Personal Property – Seasonal Increase Takes into account the increase in the amount of overall inventory, due to the delivery of snow tires and increases the Business Personal Property limit by 25%. Available on ASAP and ASAP Plus only.</p>

Continued...

<p>While making arrangements for repair due to a fire, Calamitous Carl's learns that local ordinances require a handicapped-accessible restroom.</p>	<p style="text-align: center;">Ordinance or Law Coverage</p> <p>Adds coverage for this additional cost while a standard property policy specifically excludes repairs required by ordinance or law.</p>
<p>A tow truck parked 500 feet behind Calamitous Carl's building is broken into and tools are stolen.</p>	<p style="text-align: center;">Business Personal Property within 1,000 Feet</p> <p>of described premises is covered. A standard property policy would only extend to 100 feet.</p>
<p>A major power outage, resulting from high winds, damages power lines several miles from Calamitous Carl's location. The utility advises that power will not be restored for at least 3 weeks and Calamitous Carl's cannot operate without power.</p>	<p style="text-align: center;">Utility Services Time Element</p> <p>Extends coverage for loss of business income or extra expense that result from an off-premises power outage. Under a standard property policy, there is no coverage for business income/extra expense for off-premises power failures.</p>
<p>A windstorm damages the freestanding sign with Calamitous Carl's business name on it.</p>	<p style="text-align: center;">Sign Coverage</p> <p>Provides coverage for freestanding signs.</p>
<p>A thief breaks in overnight and steals Calamitous Carl's employees' tools.</p>	<p style="text-align: center;">Employee Tools</p> <p>Provides coverage on Employee Tools from theft. The ASAP Plus covers up to a \$50,000 limit for all covered causes of loss, not just theft!</p>
<p style="text-align: center;">Exposure/Example of a Potential Claim</p>	<p style="text-align: center;">Utica Coverage Form/Endorsement that Responds</p>
<p>Calamitous Carl's mechanic fails to tighten a lug nut, causing the tire to fall off a customer's car while the customer is driving home. The customer crashes into a guardrail.</p>	<p style="text-align: center;">Mechanics Errors and Omissions Coverage</p> <p>While liability will take care of the damage to the guardrail, our Mechanics Errors and Omissions Endorsement covers the damage to the tires, wheels and rim as well as the labor, minus a modest deductible. A standard policy excludes defective products and work you performed.</p>
<p>Calamitous Carl's sole tow truck is sideswiped while making a service call, rendering it a total loss. Calamitous Carl's loses out on towing revenues plus the income from service work because the vehicles are being towed to competitors.</p>	<p style="text-align: center;">Auto Business Income Coverage</p> <p>Provides protection for loss of business income and extra expense in cases where a tow truck that carries collision, comprehensive or specified causes of loss coverages is damaged. A standard auto policy does not include any business income or extra expense.</p>
<p>A key mechanic, the only employee certified to work on certain types of vehicles, is permanently disabled and can no longer work. This mechanic was a favorite among customers and the shop loses revenue until it hires another similarly certified mechanic.</p>	<p style="text-align: center;">Key Employee Business Income Coverage</p> <p>Provides coverage for business income and extra expense resulting from the permanent disability or death of a named key employee. Standard business income is only triggered by damage to your covered property.</p>

<p>Calamitous Carl's sells a few cars a year. A customer test-driving a car gets distracted and backs into a telephone pole, scrunching up the back of the car. Although body work restores the vehicle, Calamitous Carl's customers won't pay the full dollar value for a car listed on Carfax with an accident.</p>	<p>Diminution in Value Coverage Provides coverage for the actual or perceived loss in market value or resale value due to an accident.</p>
<p>One of Calamitous Carl's diagnostic machines needs repairs and is sent to the repair shop. A fire occurs at the repair shop, destroying Calamitous Carl's machine.</p>	<p>Business Personal Property Supplemental Coverage Provides coverage for the machine or other personal property while it is off-premises. Most standard property policies do not extend coverage beyond 100 feet from the building.</p>
<p>A mentally deranged person comes into the garage, takes an employee hostage and threatens to set off a bomb.</p>	<p>Violent Event Expense Coverage Endorsement Provides limited business income or extra expense coverage, and coverage for the reimbursement of certain expenses resulting from a catastrophic violent crisis.</p>
<p>Allegations of wrongful termination.</p>	<p>Employment Related Practices Liability Coverage Provides protection against employee-related lawsuits arising out of wrongful termination, sexual harassment, failure to promote and more.</p>
<p>Calamitous Carl's is found to be responsible for severe bodily injury due to an accident with a pedestrian. The court orders Calamitous Carl's to pay \$8 million in damages.</p>	<p>Umbrella Our umbrella provides excess coverage over liability coverages. Limits are available up to \$10 million. Some forms in the market include defense costs within the limit or require the policyholder to pay first and then get reimbursed. We do not provide defense within the limits and we pay covered damages on the policyholder's behalf.</p>

This flyer represents a summary of the auto service coverages available from the companies of the Utica National Insurance Group. No coverage is provided by this flyer. For complete information, refer to the policy or consult your independent agent or broker. Coverage availability, terms and conditions may vary by state.



685 S. Hanover St.
Pottstown, PA 19465
www.jabins.com
484-366-1281

