

AUTOMOTIVE
INSURANCE
PROGRAM



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ABOUT US



Stuckey & Company is a specialty insurance provider based in Lake St. Louis, Missouri. For over 24 years, Stuckey has offered commercial, professional and personal lines of insurance. More than 8,500 Stuckey-appointed independent agents have the knowledge and experience in working with specific coverage not typically covered under standard policies. The experts at Stuckey work with these independent insurance agents to ensure each client receives the coverage they need to keep their corporate or personal assets safe. Stuckey manages 10 specialty insurance programs and offers 1x5 service—accounts received in the office by 1 pm CST will receive a response by 5 pm the same business day. More information is available at www.stuckey.com.





GARAGE CLASS

Definition

This program is specially designed for professional auto body and repair shop operators engaged in working on private passengers automobile, Vans and light trucks.

Highlights

- Up to 26% of annual receipts for repairs to trucks other than pick-ups are accepted.
- Eligible risks will derive a minimum of 50% of receipts from auto body or repair shop operations with towing operations and used car sales allowable up to 49% of annual receipts
- Fifteen percent of annual receipts can be derived from salvage and dismantling, new tire sales, or auto part sales.

Eligibility Requirements

- 50% revenue from body shop or repair shop operations.
- The account does not allow the public to be involved in dismantling.
- Fenced lot or vehicles will be stored indoor.
- Evidence of insurance coverage for underground storage tanks
- Body shop spray booth must meet or exceed UL standards
- Automatic ventilation system to remove flammable vapors.



Services

- Air conditioning service
- Body Repair and Collision Shops
- Brake installation and repair
- Detail shops
- Electrical repair and install
- Electronics repair and install
- General repair with gas sales
- General repair without gas sales
- Glass installation
- Oil change and lube
- Painting and pin striping
- Rustproofing
- Transmission repair and install
- Tune up and emission testing
- Upholstery repair and install

Coverage

PROPERTY			
• Building	up to \$10,000,000		\$500 deductible
• Business personal property	up to \$10,000,000		\$500 deductible
• Business	Income	ALS	No Wait
• Computers and Media	\$25,000		\$500 deductible
• Debris Removal			
• Diagnostic Equipment	included in BPP		\$500
• Employee Tools	included in BPP		\$500



• Theft of Employee Tools		\$500
• Equipment Breakdown	included	\$500
• Garage Keepers		
• Personal Property of Others	included in BPP	\$500
• Wind Deductible		\$500

LIABILITY		
• General Aggregate		\$2,000,000
• Products-Completed Operations Aggregate		\$2,000,000
• Each Occurrence		\$1,000,000
• Personal Injury and Advertising Injury		\$1,000,000
• Damage to premises rented to you		\$300,000
• Medical Expenses- Any one person		\$5,000
• Contractual Liability	included	
• Limited world wide liability	included	

**COMMERCIAL AUTO**

- Liability \$1,000,000
- Medical Payments \$5,000
- Comprehensive ACV less deductible
- Collision ACV less deductible
- Uninsured Motorist coverage by state
- Hired Liability by state
- Non-Owned Liability by state
- Seasonal adjustment Storage

WORKERS COMPENSATION

- Each Accident 1,000,000
- Policy Limit 1,000,000
- Each Employee 1,000,000

UMBRELLA

- Excess Limit \$10,000,000



TOW TRUCK PROGRAM

Definition

This program is specially designed for professional towing operators engaged in hauling disabled private passenger vehicles, commercial vehicles and specialty items, including but not limited to, contractors' equipment, compressors, boats and sheds.

Highlights

- **At least 50% of an account's employees (excluding clerical and dispatchers) or annual receipts must be engaged in towing operations.**
- **Related exposures from auto body shops, repair shops, service stations and used car dealers can be written if less than 50% of annual receipts.**
- **Accounts with incidental exposures related to salvage and dismantling, new tire sales, and auto part sales are eligible for coverage if these activities are less than 15% of receipts.**
- **Trucking exposures related to the hauling of contractors' equipment, compressors, boats and sheds (other than vehicles made for road use) are eligible if less than 20% of receipts.**

Eligibility Requirements

- **Maximum of twenty percent of annual receipts from trucking operations with trucking defined as hauling other than vehicles made for road use (contractors' equipment, boats, sheds, etc.).**



- No more than fifty percent of annual receipts derived from body shop operations, repair shop operations, service station, Auto Dismantler operations or used car sales operations.
- New tire sales will not exceed twenty percent of annual receipts and sale of auto parts will not exceed twenty percent of annual receipts.
- Rebuilt auto parts not exceeding twenty percent of this amount.
- The sale of rebuilt auto parts will be limited to starters, alternators and other minor auto parts.
- They will be involved only in voluntary repossessions

Services

- Tow Truck Operations

Coverage

- Automobile Liability
- Auto Physical Damage
- General Liability
- Garagekeepers Legal Liability
- On Hook – Cargo
- Hired Car
- Non-Ownership
- Property
- No Radius Limitations



CAR DEALERSHIP PROGRAM

Definition

This program is specially designed for non-franchised used car dealers that are primarily engaged in selling used private passenger vehicles; vans and light pick up trucks.

Highlights

- The program requires that a minimum of 51 % of annual receipts are derived from used car sales
- Related exposures from the operation of body shops, repair shops and tow truck operations are eligible for coverage if less than 50% of annual receipts.
- Incidental exposures (less than 15% of annual receipts) related to salvaging and dismantling, new tire sales and auto part sales are also eligible for coverage.
- A limitation of 5% of annual receipts is placed on accounts selling two and/or four wheelers, boats, jet skis, snowmobiles and ATV's.

Eligibility Requirements

- Accounts will have a minimum of fifty one percent of annual receipts derived from used car sales.
- Accounts will limit the sale of antique or classic cars and trucks with a gross vehicle weight over 10,000 pounds to 20% of annual receipts.



- Accounts will purchase their inventory primarily from new car dealers, wholesalers or auctions
- Accounts will have a minimum of fifty one percent of annual receipts derived from used car sales and a minimum of forty nine percent of annual receipts derived from body shop operations, repair shop operations, auto dismantler operations or yow truck operations.
- New tire sales will not exceed fifteen percent of annual receipts and sales of auto parts will not exceed fifteen percent of annual receipt
- Rebuilt auto parts not exceeding ten percent of this amount. The sale of rebuilt auto parts will be limited to starters, alternators and other minor auto parts.

Services

- New Car Dealerships
- Used Car Dealerships

Coverage

- Auto Liability
- Garage Liability
- Broad Form Coverage
- Dealers Open Lot
- Garage Keepers Legal Liability
- Drive Away Collision
- False Pretense
- Bonds
- Title E&O
- Tow Truck Coverage
- Truth in Lending
- Federal Odometer



AUTO DISMANTLER

Definition

This program is specially designed for non-franchised used Auto Dismantlers that are primarily engaged in selling used private passenger vehicles; vans and light pick up trucks automotive parts.

Highlights

- The program requires that a minimum of 51 % of annual receipts are derived from used car sales
- Related exposures from the operation of body shops, repair shops and tow truck operations are eligible for coverage if less than 50% of annual receipts.
- Incidental exposures (less than 15% of annual receipts) related to salvaging and dismantling, new tire sales and auto part sales are also eligible for coverage.
- A limitation of 5% of annual receipts is placed on accounts selling two and/or four wheelers, boats, jet skis, snowmobiles and ATV's.

Eligibility Requirements

- The account will have a minimum of fifty percent of receipts derived from the salvage portion of the operation
- Accounts that salvage and sell only automobile parts.
- Tow trucks, Repair and Body Shops and Used Car sales are eligible



- Stacks of cars are limited to three.
- Cars must be drained prior to entering the yard.
- Proper disposal of oil and other pollutants must be in place.
- Accounts must store oily rags, soiled paint or solvent wipe rags in a metal Container and these items must be removed from the premises on a regular basis.
- Account must post customer warning signs

Services

- Professional Salvage Yards
- Sale of Used parts
- Dismantlers
- U-pull-it yards

Coverage

PROPERTY	
• Building	up to \$5,000,000
• Busienss Personal Property	up to \$5,000,000
• On Hook / Cargo	up to \$500,000
• Scheduled Equipment	up to \$500,000
• Miscellaneous Tools	up to \$30,000



GENERAL LIABILITY

• General Aggregate	\$2,000,000
• Products-Completed Operations Aggregate	\$2,000,000
• Each Occurrence	\$1,000,000
• Personal Injury and Advertising Injury	\$1,000,000
• Damage to premises rented to you	\$300,000
• Medical Expenses- Any one person	\$5,000
• Contractual Liability	included
• Limited world wide liability	included

COMMERCIAL AUTOMOBILE

• Auto Liability	• Dealer Plate Liability
• Comprehensive	• Dealers Open Lot
• Collision	• Garage Keepers Liability



A.I.S. INCOME CALCULATOR

AIS INCOME GENERATION

Warranty	1600*	x	5%**	x	1000***	x	5%	=	\$20,000	
Insurance	1600	x	5%	x	1000	x	25%	=	\$4,000	
								Total	=	\$24,000

* Number of cars registered ** Close rate *** Premium

AIS INSURANCE PREMIUM

Business Owners Policy = \$6,400

Comp = \$2,900

Auto = \$1,200

Total = \$10,500

A.I.S. REVENUE

Additional income to your shop = \$13,500



WARRANTEES

With three great warranties available through A.I.S. your business has the chance to make back the money they put towards their yearly insurance premiums. Stuckey & Co has teamed up with Enterprise Financial Group (E.F.G.) to offer low cost warranties to your clients after every repair.

	ULTIMATE	DELUXE	POWER TRAIN
Engine	x		
Transmission	x		
Cooling	x		
Drive Axels	x		
Turbo / Supercharger	x		
Steering	x		
Brakes	x		
Anti-lock Brakes	x		
Front Suspension	x		
Rear Suspension	x		
Fuel Delivery	x		
Electrical	x		
Electronics	x		
Airbag Electronics	n/a		



Air Conditioning
Seals & Gaskets
Sport Utility
Transfer Unit (4x4)
Emissions Systems
Interior / Exterior
Luxury Component Coverage

EXCLUSIONARY (ULTIMATE)

This warrantee often referred to as “bumper to bumper” or “new car” coverage offers coverage to a vehicle with 0-60k miles, and less than 7 model years old.

STATED COMPONENT (DELUXE)

This warrantee offers coverage to vehicles with less than 110k miles and less than 10 model years old.

POWER TRAIN

This warrantee offers coverage to vehicles with less than 150K miles, and less than 12 model years old.

You may be asking yourself, how am I going to reach out to every single client?

Its simple! There are endless ways to reach your client without making them feel bothered. Email addresses, with emails we can send out a simple and easy step



by step on all warrantee programs. Postal Mail, with your clients home address we can send out an simple and easy to follow letter to offer your client the warrantees available for their vehicle. It's even as easy as a simple chat with the client after a repair to offer coverage that best suits their vehicle.

And of course these warrantees will benefit the business as well, with the opportunity of making a ___% commission on every warrantee sold at your shop. Making your mechanics or whomever it may be offering the warrantees to the clients more enthusiastic about them and also allowing the client to know you care and want to make sure their car troubles will be taken care of in any future occurrences.