



# FRANCHISED AUTO DEALERS PACKAGE PROGRAM

## COVERAGE HIGHLIGHTS

### PROPERTY COVERAGE EXTENSIONS

| Coverage Description   | Limit of Insurance   |
|--|--|
| Broadened Premises Definition  | 1,000 feet   |
| Excavation, grading, backfilling or filling                          | \$50,000 or 5% of Building Limit, whichever is less        |
| Foundations of Buildings or Structures                               | Included in Building Limit                                 |
| Underground pipes, flues or drains                                   | \$50,000 or 5% of Building Limit, whichever is less        |
| Debris Removal   | \$25,000 (\$5,000 Windblown Debris Removal)                |
| Fire Department Service Charge                                       | \$25,000   |
| Pollutant Clean Up and Removal                                       | \$25,000   |
| Fire Extinguisher Recharge   | \$2,500  |
| Arson Reward   | \$10,000   |
| Spoilage of Perishable Stock   | \$25,000   |
| Inventory or Appraisal Cost  | \$5,000  |
| Brands and Labels  | \$2,500  |
| Utility Services – Direct Damage (Incl. Overhead Transmission Lines) | \$50,000   |
| Fine Arts  | \$10,000   |
| Ordinance or Law – Undamaged Portion of Building                     | Included in Building Limit                                 |
| Ordinance or Law – Demolition & Increased Cost of Construction       | \$50,000 Combined  |
| False Pretense Loss of Business Personal Property                    | \$100,000  |
| Newly Acquired or Constructed Property (90 days)                     | \$1,000,000 Building; \$500,000 Business Personal Property |
| Personal Effects and Property of others                              | \$25,000   |
| Valuable Papers and Records (Other Than Electronic Data)             | \$25,000   |
| Outdoor Property   | \$25,000 (\$1,000 any one tree, shrub or plant)            |
| Seasonal Business Personal Property Increase                         | 25%  |
| Sewer Back Up or Overflow  | Included   |
| Property In Transit  | \$25,000   |
| Business Income and Extra Expense                                    | \$100,000  |
| Business Income from Dependent Properties                            | \$100,000  |
| Utility Services – Time Element (Incl. Overhead Transmission Lines)  | \$50,000   |
| Accounts Receivable  | \$100,000  |
| Electronic Data Processing Equipment, Media & Data                   | \$250,000  |
| Signs  | \$30,000 any one occurrence                                |
| Employee Theft   | \$100,000  |
| Forgery or Alteration  | \$50,000   |
| Inside The Premises - Theft of Money and Securities                  | \$25,000   |
| Outside the Premises   | \$25,000   |

*The coverages provided under this endorsement are excess over any specific coverage(s) provided elsewhere in an insured's policy or any other policy quoted by us to an insured.*

The description of this program is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same. RSG National Specialty Programs is a unit of the RSG Underwriting Managers division of RSG Specialty, LLC, a Delaware limited liability company based in Illinois. RSG Specialty, LLC, is a subsidiary of Ryan Specialty Group, LLC (RSG). Thirty-year industry veteran Chris McGovern manages all 25+ RSG National Specialty Programs. RSG National Specialty Programs works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: RSG Specialty Insurance Services, LLC (License #0G97516). © 2021 Ryan Specialty Group, LLC



# FRANCHISED AUTO DEALERS PACKAGE PROGRAM

## COVERAGE HIGHLIGHTS

### LIABILITY COVERAGE EXTENSIONS

| Coverage Description                                 | Limit of Insurance                               |
|--|--|
| Broad Form Products and Work Performed               | Included   |
| Vehicle Damage to Leased Property                    | Included   |
| Fellow Employee Liability                            | Included   |
| Waiver of Subrogation                                | Included   |
| Broadened Bodily Injury Definition                   | Included   |
| Errors and Omissions                                 | Up to \$1,000,000 Annual Aggregate Limit Options |
| • Truth In Lending and Consumer Leasing Acts         | Included   |
| • Odometer   | Included   |
| • Insurance Agents                                   | Included   |
| • Title  | Included   |
| • Auto Damage Disclosure                             | Included   |
| • Auto Parts Disclosure                              | Included   |
| • Used Car Buyers Guide                              | Included   |
| Auto Dealers Legal Defense – Product Related Damages | \$25,000 per claim; \$100,000 Aggregate          |
| Customers Personal Effects                           | \$2,500 included (higher limits available)       |
| Identity Theft – Vicarious Liability                 | \$1,000,000                                      |
| Blanket Additional Insured                           | Included   |
| Employee Benefits Liability                          | Available  |
| Blanket Garagekeepers Comprehensive                  | Included   |

### PHYSICAL DAMAGE COVERAGE EXTENSIONS (OPTIONAL)

| Coverage Description                          | Limit of Insurance                      |
|---|---|
| Dealers Driveaway Collision                   | Included                                |
| False Pretense                                | Up to \$100,000 per person/organization |
| Economic Loss                                 | Up to \$2,500                           |
| Blanket Dealers Physical Damage Comprehensive | Included                                |

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