



**DEALERSHIPS ARE UNIQUE TYPES** of businesses that require a policy tailored for the specific risks involved.

This comprehensive DOL policy provides physical damage coverage for franchised and independent dealers. All owned-vehicles including new, used, demos, loaners, floored and non-floored, and service vehicles are eligible. Partner with Midlands for expert assistance tailoring coverages for your client's unique dealership and/or garage risk.

*For a quote...*

[submit@midman.com](mailto:submit@midman.com)



*For more info...*

[midlandsmgt.com](http://midlandsmgt.com)

#### AVAILABLE COVERAGES

- Collision
- Physical damage
- Comprehensive
- Fire and theft
- False pretense
- Economic loss
- Impending damage
- Specified causes including hail, earthquake, vandalism, transport

#### PROGRAM HIGHLIGHTS

- Must insure 100% value of inventory
- Multiple deductible options
- Multiple endorsements and coverage options available for risk customization
- Limits vary by state and range from \$500,000 to \$5,000,000 per lot

- Per vehicle limit available up to \$250,000
- Because Dealers Open Lot provides only physical damage coverage a garage liability policy is needed to protect against liability exposure
- Stand alone or package
- Competitive premiums
- Non-admitted with A Rated Carrier or better

#### AVAILABLE CLASSES

New Car Dealer • Used Car Dealer • New & Used Car Dealer • RV Dealer • Wholesaler/Broker • ATV Dealer • Trailer Dealer • Motorcycle Dealer • Heavy Truck Dealer • Others Considered

#### SUBMISSION GUIDELINES:

- + Completed Midlands DOL application
- + Loss runs past 5 years
- + Copy of current declaration page(s)
- + Financial statement