



**FOR MORE
INFORMATION,
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Appetite at a glance

Sweet spot

- Franchised auto dealers or large independent auto dealers
- Minimum account premium: \$10,000
- Low demo/employee ratio (<10%)
- Dealer enrolled in OEM rental or courtesy car program
- 5+ years in operation (franchised & non-franchised)
- Documented premise, operational, and financial controls

Dealers open lot exclusions

- Flood coverage in or within 250 ft. of "A" or "V" FEMA zones
- Coastal wind coverage for trucks, trailers, or RVs <5 miles from shore
- Coverage for >\$5M inventory stored indoors in earthquake prone areas
- Exposures in close proximity to wildfire prone areas

