

# A Lesson In Savings



## THE GARAGE PACKAGE

### Step One: Dealer Bond

Ask for Phyllis Wilson. She has all of the answers or knows where to find them. Don't take a chance with your Motor Vehicle Dealer License.

### Step Two: Garage Liability



The state requires a minimum of \$75,000 and they may require \$500,000, depends on your circumstances. Maybe \$1 million is the right amount for you. Don't get caught short. Ask for Ray or Kelli Mullen.



### Step Three: Dealers Open Lot

Protect your inventory. Need to cover only those floor-planned vehicles? Or maybe just the ones valued over \$5,000? Why pay for flood coverage if there is no exposure? Buy the right physical damage coverage for your situation. Ask for Ray or Kelli Mullen.

### Step Four: Property Insurance



Insure your building or just your contents. Fire, theft, vandalism, windstorm, hail – what's your exposure? Did you know flood coverage must be purchased separately. Protecting your assets is not as costly as losing them. Ask for Ray or Kelli Mullen.



### Step Five: Notary Bond

No car lot operation is complete without a notary public on the premises. \$50 + filing fee. Ask for Phyllis Wilson.

**1-800-783-6297**

# DOWN-TO-EARTH SAVINGS

Insurance companies come and go.  
Economies change.  
New laws and new regulations are the norm.  
So, what is the constant?

## THE AGENT!

*I have written insurance for Texas Independent Auto Dealers for over thirty years!  
We know what products work and where to get the insurance deals for your individual  
situations. We know the insurance needs specific to Texas Used Car Dealers.*

## THE GARAGE PACKAGE

MOTOR VEHICLE DEALER BOND  
GARAGE LIABILITY  
DEALERS OPEN LOT  
PROPERTY INSURANCE  
NOTARY BOND



*We have the best Garage Package products-- and can satisfy every other insurance  
need from Workers Comp to Personal Insurance. Let us find the right companies and the  
right products for your business. Writing insurance for Texas Independent Auto Dealers is  
our specialty. Experience our expertise for yourself.*



**We are the Garage People!  
What are you waiting for? Call now.**

**1-800-783-6297**

*Ask for Ray or Kelli Mullen.*



# DEALERS OPEN LOT

PHYSICAL DAMAGE PROTECTION

**YOU CAN AFFORD**

AND CANNOT AFFORD TO DO WITHOUT!



-----\$500 DEDUCTIBLE-----

**WE'VE GOT IT!**



----NON-WEATHER CAP----

**WE'VE GOT IT!**



-----FLOOD PROTECTION-----

**WE'VE GOT IT!**



----ALL WEATHER PERILS AVAILABLE----

**WE'VE GOT IT!**

**ALL OF THE ABOVE FOR QUALIFYING DEALERS  
PLUS THE BEST RATES IN THE STATE!**



AND ASK FOR RAY, KELLI OR LORI. WE ARE EAGER TO HEAR FROM YOU.

**1-800-783-6297**

# *BEWARE*

## *OF COINSURANCE PROBLEMS*

### COINSURANCE FORMULA:

Insured amount divided by Inventory value multiplied by  
Amount of Loss less Deductible equals Claim Payment

**Dealers Open Lot policies require used car dealers to insure 100% of inventory value to qualify ANY CLAIM—*regardless of size*—for payment consideration at 100% of loss, less deductible.**

### EXAMPLE OF INADEQUATE COVERAGE:

**\$100,000 INVENTORY VALUE  
50,000 AMOUNT OF INSURANCE CARRIED  
10,000 VALUE OF STOLEN CAR  
1,000 INSURANCE POLICY DEDUCTIBLE**

**\$50,000 divided by \$100,000 = 50% times \$10,000 = \$5,000 less \$1,000**

**MAXIMUM REIMBURSEMENT = \$4,000**

**VS**

**ADEQUATE COVERAGE maximum reimbursement = \$9,000**

**CALL TODAY TO DETERMINE IF YOU ARE PROTECTED  
FROM UNEXPECTED *AND UNNECESSARY* FINANCIAL LOSS**

**1-800-783-6297**

***DON'T WAIT FOR A CLAIM!***