

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!