

PRIMARY LIABILITY, THEN WHAT?

Last month, we talked about liability limits: what the state requires, as well as the importance of buying what your business requires. The message was: *Spend your insurance dollars where they do the most good.* That is a key component to the all the discussions we'll have in this column.

Today, I want to talk just a bit about who is the intended audience for our *Insurance Corner* articles. Texas garage liability policies may be written for franchised or non-franchised dealers of private passenger vehicles, truck-tractor dealers, motorcycle sales, recreational vehicles, in short for any self-propelled land motor vehicle dealer, including snowmobile dealers, but excluding farm or contractor equipment. They may also be written for repair shops, service stations, storage garages, car washes, public parking places, and franchised or non-franchised mobile home trailer dealers or commercial trailer dealers.

This publication's focus is on the non-franchised, used car dealer most likely to have an interest in the Texas Independent Automobile Dealers Association or one of the local associations such as HIADA. We'll touch on repair shop and other hazard two, non-dealer, exposures, but primarily it is hazard one, the non-franchised dealers, I want to reach. This *Corner* will provide maximum benefit only with your input. What is of interest to you? Are there insurance questions on which you'd like another point of view? Send me an e-mail at annmullen@mulleninsurance.com. I'll add my two cents to the discussion.

I don't claim to be an expert and insurance companies have their interpretations to coverage, claims response, etc. Those are the ones that count for the most in any specific situation. Insurance is complicated and forever mutating, and no one has all the answers. But we all have opinions, some more informed than others. I'm ready to share mine based on thirty-plus years of active participation in the garage insurance business. I've occupied a front row seat, watched companies, agents and dealers come and go and have learned a few things along the way. Perhaps, that experience can shed a little light on the subject from an insurance point of view. My goal is to provide some information useful in choosing the coverage most appropriate to your business to reduce the costliest exposures.

Purchasing primary liability limits truly relevant to the value of what you have to lose is a good use of your insurance dollar. Next month, we'll either continue to explore the hazard one coverage under the Texas garage liability policy, or we'll answer any e-mailed questions received. I look forward to hearing from you.

Happy New Year!

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