Auto Dealer Insurance

Commercial auto - coverage overview, limitations and how to get a quote



OVERVIEW

Auto dealers need garage liability, dealer plates, test-drive coverage and protection for the inventory on the lot.

WHAT'S COVERED

Dealer liability
Lot, showroom and sales operations.

Dealer open lot
Hail, theft and damage to inventory on the lot.

Garagekeepers
Customer cars in your service department.

Dealer plates
Liability for plated cars driven by staff and customers.

Errors and omissions
Title, odometer and finance paperwork mistakes.

Good to know
A written test-drive procedure with ID copies and a ride-along rule is the first thing most dealer underwriters ask for.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Hail damage on some open-lot forms without a separate deductible
- × False pretense theft unless added
- × Wear on demo cars

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Average and maximum inventory value
- Number of dealer plates and who uses them
- Annual units sold, new and used
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/auto-dealer/

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