Towing & Recovery Insurance

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



OVERVIEW

Towing is a hard-to-place class, and carriers look closely at the truck types, on-hook values, police rotation work and driver records.

WHAT'S COVERED

Auto liability
Accidents caused by your tow trucks.

On-hook coverage
Damage to customer cars while being towed.

Garagekeepers
Customer cars stored in your impound lot.

Physical damage
Collision and comprehensive for wreckers and rollbacks.

Roadside operations
Jump starts, lockouts and tire changes.

Good to know
Experienced drivers, no repossession work and a secure fenced storage yard usually make the biggest difference in price.

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:

- × Repossession work unless declared
- × Cargo inside towed vehicles
- × Damage from improper hook-up on some forms

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

- Truck list by type (wrecker, rollback, heavy)
- Driver list with CDL status
- Police rotation contracts
- Storage yard details

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/towing-and-recovery/

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