Used Car Dealer Insurance

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



OVERVIEW

Used car dealers face theft, test-drive accidents and plate misuse, and carriers ask about inventory values, lot security and how dealer plates are controlled.

WHAT'S COVERED

Garage liability
Customer injuries and lot operations.

Dealer open lot
Theft, hail and vandalism to cars on the lot.

Dealer plate liability
Crashes in plated cars driven by staff or buyers.

False pretense
Cars taken by fraud or bad checks, if added.

Dealer E&O
Odometer, title and disclosure claims.

Good to know
Limiting plates to employees, keeping a plate log and fencing the lot opens up more carriers than standard markets.

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:

- × Mechanical breakdown of cars you sell
- × Plates loaned to friends or non-employees
- × Theft by trick without false pretense coverage

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

- Lot address and security details
- Average and peak inventory value
- Dealer plate count and log
- Dealer license number

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/used-car-dealer/

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