



DEALER V₃ANTAGESM PROGRAM

The V3 Dealer V₃antageSM Program is a multi-line property casualty program providing coverage for small to mid-sized, rural and suburban, non-franchised and franchised auto, truck and RV dealerships, wholesalers and auto auctions. The Dealer V₃antage is offered through an A+ XV rated carrier.

ELIGIBLE CLASSES

- Non-franchised auto, truck and RV dealers with service and/or repair work up to 40% of revenues
- Franchised auto, truck and RV dealers with service and/or repair up to 40% of revenues
- Small auto auctions and wholesalers

COVERAGE HIGHLIGHTS

- Auto Liability: up to \$1,000,000 CSL
- General Liability: up to \$1,000,000 per occ
- Garage Liability: up to \$1,000,000 per occ
- Dealer Open Lot: \$300,000 per location and \$500,000 per policy (higher limits available with underwriter approval)
- No-Fault (PIP) and UM/UIM: per state requirements
- Med Pay: \$5,000
- Hired/Non-Owned: up to \$1,000,000
- Garage Keepers Liability: up to \$500,000
- Property: up to \$1,000,000 per policy subject to location, protection class and construction. Higher limits available with underwriter approval.
- Inland Marine
- Commercial Crime
- Various other ancillary coverage required for dealers

OPTIONAL ENDORSEMENTS

- Customer Leasing and Truth-in-Lending E&O
- Odometer & Prior Damage E&O
- Dealership Insurance Agent E&O
- Employment Benefit Liability E&O
- Retail Customer Complaint Legal Reimbursement
- Dealer V₃antage Property Enhancement Endorsement
- Title E&O
- Customer Credit Privacy E&O

INELIGIBLE RISKS

- Dismantling, salvage or recycling operations
- Jet ski, ATV, motorcycle or boat dealers
- Stand alone paint or body shops
- Auto title or pawn shops
- Any repossession work
- Rental or leasing operations

V3 CONTACT

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