



ACE Express UmbrellaSM

Motor Vehicle Dealer (New and Used) Guideline

	Acceptable Answer & Instructions
1. Number of Employees?	Used when referred to UW
2. What Manufacturers does the applicant have a franchise agreement?	Declined if none.
3. How many dealer plates does the applicant have?	Increase the amount of PPTs in the automobile rating by using the lesser of either the (total dealer plates x 32%) or 3 dealer plates per location.
4. How many demonstrator vehicles does the applicant have:	< 22% of employees Also, add these vehicles to the automobile rating.
5. Does the applicant have a written procedure for storing dealer plates and keys?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
6. What is the percentage of revenues for New/Used vehicles?	< 35% used
7. Does the applicant provide leasing services? If "YES" to the above:	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
a. How many leases are in force that the applicant is the lessor? (i.e. 1st level and 2 nd level contingent leases)	Used when referred to UW
b. What is the Limit of liability required of the Lessee:	Used when referred to UW
c. What is the contingent leasing liability limit on the Garage Policy:	Used when referred to UW
8. What is the maximum number of non-owned autos at the applicant's largest location?	Used if GKLL is to be scheduled on the Umbrella
9. Does the applicant provide towing services?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
10. Does the applicant sponsor demolition derby's, car races, stunts, carnivals etc.?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
11. Does the applicant loan vehicles to customers who have their vehicles repaired or serviced?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
12. Does the applicant allow customers to drive test vehicles without an accompanying salesperson?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
13. Does the applicant obtain MVRs for employees with access to vehicles prior to hiring and annually thereafter?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
14. Does the applicant sell any recapped or re-tread tires?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
15. Are any employees under the age of 21 provided a vehicle?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
16. Are any instances where MVRs are not run on all employees with access to vehicles prior to hiring and annually thereafter?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
17. Does the applicant have an agreement in place that prohibits non-employee/family member use of demonstrator cars?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO



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18. Number of courtesy vans? a. Are there any courtesy van drivers that are approved to operate with a radius of operations of more than 25 miles?	See Below <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
19. Does the applicant provide financing or insurance services to customers?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
20. If applicant has any locations with underground storage tanks is there any interest in obtaining a quote with ACE TankSafe SM (www.acetanksafe.com)	If "YES", and you would like a quote please send a request to Submissions@NewMarketsAgency.com
Remarks (Attach additional remarks, if more space is required):	



- All underlying carriers must be rated A- VI or better by A.M. Best
- All policies must provide defense costs in addition to the limits and un-aggregated (Defense Outside/Un-aggregated).
- All policies must have an Occurrence coverage trigger (does not apply to Employee Benefits Liability).
- No deductible or self-insured retention greater than \$10,000 is permitted on any General Liability, Foreign General Liability or Liquor liability policy.
- No policy may have a sub-limited coverage grant if such coverage may also be provided by the umbrella. Examples of such prohibited sub-limited coverage grants are “Assault and Battery” and “Abuse and Molestation”.
- No policy may have additional non-standard coverage grants from which losses may arise that would impair the underlying aggregate. Examples:
 - Pollution Liability coverage extended beyond standard ISO language (NP/TE etc)
 - Professional Liability coverage that shares the General Liability aggregate
 - Employment Practices Liability coverage
- All limits must be in U.S. dollars
- No policy may be scheduled that provides direct admitted coverage in a jurisdiction outside the United States, its territories and possessions.

APPROVED POLICY TYPES AND MINIMUM LIMITS

Garage Liability

\$1,000,000 Each Accident Garage Operations Auto Only
\$1,000,000 Each Accident Garage Operations Other than Auto Only
\$3,000,000 Aggregate Garage Operations Other than Auto Only

Foreign Liability (on a DIC/DIL basis)

\$1,000,000 Each Occurrence
\$2,000,000 General Aggregate (may include Prod/Comp Ops)
\$1,000,000 Products-Completed Operations Aggregate
\$1,000,000 Personal and Advertising Injury
\$1,000,000 Combined Single Limit (Hired & Non-Owned Auto coverage)

Automobile Liability (including Foreign on a DIC/DIL basis)

\$1,000,000 Combined Single Limit

Employers Liability (including Foreign on a DIC/DIL basis)

\$500,000 Bodily Injury by Accident – Per Accident Limit
\$500,000 Bodily Injury by Disease – Policy Limit
\$500,000 Bodily Injury by Disease – Each Employee Limit

Employee Benefits Liability (including Foreign on a DIC/DIL basis)

\$1,000,000 Each Occurrence
\$1,000,000 General Aggregate

Liquor Liability

\$1,000,000 Each Common Cause or Each Occurrence
\$1,000,000 General Aggregate

Personal Umbrella Liability*

\$1,000,000 Each Occurrence
\$1,000,000 General Aggregate

*may not be scheduled for applicants with:

- Drivers in the household under 25 year of age
- Drivers in the household with major moving violations
- Covered individuals who would be considered celebrities or public figures