



# ACE Express<sup>SM</sup> Umbrella 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?	Total dealer plates controlled by the insured shall not be used for rating except to ensure that we have not rated for more dealer plates than controlled by the insured. Rating for fewer dealer plates than controlled by the insured is acceptable and expected as most dealer maintain a significant surplus of plates compared to their normal usage.
4. Does the applicant have a written procedure for storing dealer plates and keys?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
5. What is the primary (underlying) Garage Liability premium?  <b>Please note:</b> The Garage Liability premium does not include: PIP, Added PIP, Medical Payment, UM/UIM, Garagekeepers, Odometer or Title E&O, State Surcharges, Assessments or Taxes or other ancillary coverage's.	Enter 40% of the total Garage Liability premium into the Underlying Supplement, for the question asking, "What is the total premium for all General Liability policies excluding Liquor Legal Liability?"
6. How many locations provide Sales and/or Service?	Increase the amount of PPTs in the Auto Liability rating by 3 PPTs for each sales and or Service location.  However, if the total amount of dealer plates is less than 3 PPTs per sales or service location than Increase the amount of PPTs in the Auto Liability rating by the amount of dealer plates.
7. How many demonstrator vehicles does the applicant have:	< 22% of employees  Also, add these vehicles to the automobile rating.
8. What is the percentage of revenues for New/Used vehicles?	< 35% used
9. If Garagekeepers Legal Liability is requested, what is the maximum number of non-owned autos on the insured premises at any location?  If coverage is requested:	Refer to UW
a. What is the total primary (underlying) Garagekeepers Legal Liability premium?	Refer to UW
b. What percentage of the total non-owned vehicles are stored in an open lot?	Refer to UW



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10. Does the applicant provide leasing services? If "YES" to the above: <ul style="list-style-type: none"> <li>a. How many leases are in force that the applicant is the lessor? (i.e. 1st level and 2<sup>nd</sup> level contingent leases)</li> <li>b. What is the Limit of liability required of the Lessee:</li> <li>c. What is the contingent leasing liability limit on the Garage Policy:</li> </ul>	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO  Used when referred to UW  Used when referred to UW  Used when referred to UW
11. Does the applicant provide towing services?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
12. Does the applicant sponsor demolition derby's, car races, stunts, carnivals etc.?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
13. Does the applicant loan vehicles to customers who have their vehicles repaired or serviced?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
a. How many loaner autos does the applicant have?	Any loaner autos should be included in the unit count for PPTs on the Auto Liability screen as 2 PPTs for each sales and/or service location, or the total of loaner vehicles, whichever is less.
b. Does the applicant require a signed loaner car agreement or waiver and obtain a copy of the customer's license and Insurance ID card?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
14. Does the applicant allow customers to drive test vehicles without an accompanying salesperson?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
15. 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
16. Does the applicant sell any recapped or re-tread tires?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
17. Are any employees under the age of 21 provided a vehicle?	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
18. 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
a. If "NO" are the non-employee/family members subject to the same MVR as employees?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
19. Number of courtesy vans? If there are any courtesy vans:	See Below
a. Are there any courtesy van drivers that are approved to operate with a radius of operations of more than 25 miles?	<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 <sup>SM</sup> ( <a href="http://www.acetanksafe.com">www.acetanksafe.com</a> )	If "YES", and you would like a quote please send a request to: <a href="mailto:Submissions@NewMarketsAgency.com">Submissions@NewMarketsAgency.com</a>
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 a prohibited sub-limited coverage grant is "Assault and Battery"
- 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