

5Star Auto Dealers Program



The 5StarDEALERsure™ Program is an exclusive multi-line property/casualty program providing coverage for rural and suburban franchised and non-franchised auto or truck dealerships, wholesalers and auto auctions. DEALERsure is offered through multiple A rated carriers and is backed by our over 20 years experience writing auto related risks.

Eligible Classes*

- Consignment Sales
- Electric Auto Sales with or without Repair (no fuel conversion)
- Golf Cart Dealers with or without Repair
- Motorcycle Dealers and Repair
- Non-Franchised or Small Franchised Retail Auto or Truck Dealers with no Service or Repair
- Non-Franchised or Small Franchised Retail Auto or Truck Dealers with Service and/or Repair
- RV Dealers and Repair
- Small Auto Auctions/Wholesale Dealers
- Trailer Dealers

Available Products

- Additional Insureds and Waiver of Subrogation
- Dealers Errors & Omissions
- Dealers Open Lot Coverage
- Drive Away Radius Extension up to Unlimited Radius
- False Pretense
- Fire Legal Liability
- Garagekeepers Legal Liability
- Garage Liability
- Hired Auto Coverage
- Legal Liability, Direct Excess, and Direct Primary Coverage Options
- Medical Payments
- UM/UIM Coverage
- Other Lines of Coverage Available:
 - Title E&O
 - Truth-in-Lending E&O
 - Federal Odometer Statute E&O

Program Highlights

- Multiple A rated carriers
- Broadened Coverage
- Provides virtually all required coverages for eligible operations

Program Parameters

- Minimum Premium: \$1,000
- No Maximum Size
- Maximum Deductible: \$5,000
- Fire Legal Liability Limit: \$300,000
- Garage Liability Limit: \$1,000,000/\$1,000,000/\$3,000,000
- Garagekeepers or DOL Limit: \$1,000,000 Lot Limit/\$150,000 Vehicle Limit
- Garagekeepers In-Tow Limit: \$150,000
- Hired Auto Coverage Limit: \$1,000,000
- Medical Payments Coverage Limit: \$5,000
- Package with Property Includes GL Exposures
- Personal Injury Liability Limit: \$1,000,000
- Scheduled Auto Liability (available in AL, CA, MO, SD, TX, WA, and WY)
- Uninsured and Underinsured Motorist Coverage Limit: \$1,000,000

Ineligible Classes

- Bus Dealers or Repair
- Handicapped Modification, Dealers or Repair
- Mobile Home Dealers or Repair
- Tanker Dealers or Repair

Availability

All states except AK, CT, DC, HI, MA, MN, NJ, and RI

*Including but not limited to those listed

5Star Specialty Programs also offers Specialty Underwriting for:

Business Auto: Miscellaneous Classes • **DEALERsure:** Dealerships, Auto Auctions, Wholesalers • **Garage:** Auto Repair, Body Shops • **Healthcare:** Kidney Dialysis, Senior Living
Paratransit: Non-Emergency Ambulance/Ambulette, Special Needs Transport • **PARKsure:** Valet, Self, Assisted, Special Events • **PROtect Professional Liability:** D&O, E&O, EPLI
Public Auto: Bus, Limousine, Taxi • **Towing & Recovery** • **Trucking:** Non-Trucking Liability, Cargo, Occ/Acc • **Waste Operations:** Septic/Port-o-let, Recycling Operations, Transfer Stations, Waste Removal, Work Comp • **Workers Compensation Services:** Guaranteed Cost, Self Insurance, Claims Administration • **Crump Insurance Services also offers Wholesale Brokerage capabilities for:** Property • Casualty • Financial Services • Medical Liability • Equipment Maintenance Insurance • Binding Authorities.

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