

Insurance for Towing Businesses



**Arrowhead General
Insurance Agency, Inc.**

AUTOMOTIVE AFTERMARKET

TARGET OPERATIONS

- Established operations with industry experience primarily engaged in towing automobiles. This can include auto club contractors, auto body shops, auto mechanical repair shops, roadside service providers and rotational towing operations.
- Operations running a loss ratio of 40% or less over a five-year period
- Experienced drivers 25-years-of-age or older with clear driving records
- Trained drivers (Wreckmaster certification or state association training preferred)
- Towing radius of less than 300 miles
- Total liability limits of \$2 million or less (higher limits may be available)



COVERAGE HIGHLIGHTS

Property

- Building Replacement
- Contents (Stock and Equipment)
- Equipment Breakdown
- Business Interruption and Extra Expense
- Broad Coverage Extension endorsement
Automobile Liability

Crime

- Money and Securities
- Employee Dishonesty
- Forgery and Alteration

General Liability

- Products & Completed Operations
- Personal & Advertising Injury
- Damage to Rented Premises
- Employee Benefits Liability
- Medical Expenses

Automobile Liability

- Commercial Tow Trucks
- Other Fleet/Business Vehicles
- Garagekeepers Coverage
- Cargo Pollution Liability

Inland Marine

- Mobile Equipment Floater
- Motor Truck Cargo Legal Liability
- Electronic Data Processing Equipment
- Business Income

Umbrella / Excess Liability

RISK MANAGEMENT SOLUTIONS

- Loss Prevention Services and Tools
- Driver Selection and Training Programs
- Employee Safety Handbook Development
- Fleet Maintenance/Safety Programs
- Loss Prevention Bulletins
- On-Site Risk Engineering Visits
 - » Identify property and premises hazards
 - » Professional Insight into Towing Industry

APPLICATIONS

Submitting accounts has never been so easy. Follow these easy steps to begin the quoting process.



1. GATHER & COMPLETE THE FOLLOWING DOCUMENTS:

- ✓ ACORD 125
- ✓ ACORD forms for specific coverage lines
- ✓ Tow supplemental survey
- ✓ Complete employee and driver list / employee census
- ✓ Five years of loss runs valued within 90 days of effective date
- ✓ A list of required filings
- ✓ Additional supplemental surveys may be requested if additional exposures are present

Remember to submit accounts **30 days prior** to the proposal date.

2.

Email business applications to **AftermarketProgram@ArrowheadGrp.com** with the subject line New Business. Use this email address for all new business correspondence.



3. NEW BUSINESS BINDING

Once your applications has been received, our team will be in touch. Next steps will include you submitting:

- ✓ Signed ACORD applications
- ✓ Signed state required forms
- ✓ Copy of the check made payable to Arrowhead General Insurance Agency, Inc. Deposit checks must be received within 10 days of the effective date.



ARROWHEAD
Automotive Aftermarket

CONTACT

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