

# 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

## 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**

## CONTACT

### MARKETING SOLUTIONS

MarketingInfo@ArrowheadGrp.com  
800.669.1889 x 8733