



Rev up your insurance protection with Dealers Insurance from Grinnell Mutual.

We have expanded our commercial liability coverages to meet the unique needs of auto and farm implement dealers.

ELIGIBILITY

Dealer policies may be written alone or can be written with other coverages, such as property, inland marine and owned auto coverage.

Qualifying businesses:

- Private passenger auto dealers
- Trailer dealers
- Implement dealers

Please contact your local agent for additional classes of business that may be eligible for this coverage.

LIABILITY COVERAGES

- Basic Premises Operations
- Products and Completed Operations
- Premises and/or Automobile Medical Payments (PIP coverage available, if applicable)
- Contractual Liability for certain types of contracts or agreements
- On Premises Watercraft coverage
- Non-owned Automobile Liability
- Employees included as insureds for premises operations

PHYSICAL DAMAGE COVERAGES

- Open lot coverage for dealer vehicles
 - Reporting or non-reporting basis
 - Comprehensive and/or specified causes of loss
 - Collision
- Garagekeepers insurance for customers' autos
- Damage to customers' autos can be written on a Legal Liability or Direct basis

This brochure provides a basic description of the insurance provided for this product. These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the policy features, consult your Grinnell Mutual agent.

OPTIONAL COVERAGES AVAILABLE

- Owned and Hired Auto Coverage
- Fire Legal Liability
- Personal Injury Liability
- Broad Form Products Coverage — eliminates exclusion for property damage to your products (mandatory \$250 deductible).
- Broadened Coverages — provides package of fire legal liability, personal and advertising injury, host liquor liability, incidental medical malpractice and other misc. coverages
- Garagekeepers coverage for customers' sound receiving equipment
- False Pretense Coverage
- Drive Away Collision Coverage
- Odometer Errors & Omissions
- Truth in Lending Errors & Omissions
- Drive Other Car Coverage

WE CAN ALSO PROVIDE COVERAGE FOR:

- Buildings and canopies
- Permanently installed fixtures, machinery and equipment
- Business personal property

OTHER POLICIES AVAILABLE

- Commercial Property
- Commercial Umbrella
- Workers' Compensation
- Crime
- Inland Marine
- Employer's Liability (Stop Gap) in North Dakota and Ohio

