



## **Contact Information:**

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SPG Insurance Solutions LLC License #0L09546

# PartnerOne Dealer & Repair

This information is designed to give you a quick overview of the coverage and how it works. Please call 1-800-596-0172 with any further questions.

Most dealerships, auto repair shops, gas stations, and other related businesses have a pollution exposure—oil/grease spills, hydraulic lifts, and chemical/pesticide storage are common concerns at these facilities. Many facilities also typically have aboveground storage tanks with capacities of up to 550 gallons, which means that the tanks are not regulated by the states and therefore do not require Financial Responsibility. In the absence of a requirement for coverage, many forgo purchasing it. Unfortunately, experience shows that pollution losses from these types of facilities happen all too frequently, and have a significant financial impact on the business.

PartnerOne Dealer & Repair is a combined form, including Storage Tank Liability and Site Pollution Liability.

### Target risks:

Small dealerships, auto repair shops, car, motorcycle, RV, tire dealerships; auto repair and service centers.

#### **Maximum limits:**

\$2,000,000/\$4,000,000

## Minimum deductible:

\$2,500

# Coverage review:

- Single Policy Level Aggregate Limit
- On/Off Site Clean Up and Third Party Bodily Injury and Property Damage
- Automatic Coverage for AST's up to 110 gallons
- All AST's over 110 gallons must be scheduled
- Automatic Coverage for Waste Transportation
- Automatic Coverage for Non-Owned Disposal Site, includes on-site Non-Owned Disposal Site coverage
- Coverage for scheduled USTs that do not require Financial Responsibility is available
- Extended Reporting Period (ERP) available

#### **Excluded operations:**

- Heavy equipment dealer, farm equipment dealer, or any other large dealerships
- Policies that require Financial Responsibility