



Pearl *Promise*

Pearl Automotive Business Insurance

We sell it because we know it.

The Automotive Industry Has Come A Long Way. *Has your insurance?*

Pearl Insurance has knowledge and confidence that counts. With 60 years of experience offering insurance and risk management solutions, including 40 in the automotive industry, our team of professionals is in tune with the specific needs of automotive businesses like yours.

Realizing each client is unique, Pearl Insurance has the flexibility to provide an affordable, customizable insurance package that is maintained with devoted customer service.

Coverage Confirmation Form

As an appointed, licensed representative of _____ Insurance Company, I, _____, confirm that the following coverages are contained in my proposal.

- Guaranteed Replacement Cost on buildings, including Increased Cost of Construction, Debris Removal, and Demolition Costs
- Employee Tools — \$250,000 per location or a specified amount if more is needed
- Employee Practices Liability — First and Third Party (employee or customer related)
- Contents Coverage without a Co-Insurance provision
- Employee dishonesty coverage includes stock and autos — both owned and customer
- Pollutant Cleanup — \$100,000 per occurrence
- ERISA Bond Coverage — Up to 10% of 401k plan assets

Find out more—call 888.619.2012 to speak with an Automotive Business Insurance Specialist today!

Coverage Confirmed by Pearl Insurance

- Guaranteed Replacement Cost on Buildings
- Employee Tools for actual exposure
- Employment Practices Liability — First and Third Party
- Contents Coverage without a Co-Insurance Provision
- Primary Customer Autos
- Dealer Plate Coverage
- Pollutant Cleanup and Removal Coverage
- ERISA Bond Coverage
- Garage Customer Rental and Loaner Vehicle Coverage
- High employee dishonesty limit which includes theft of stock, owned autos, and customer autos



AUTO SHIELD PLUS