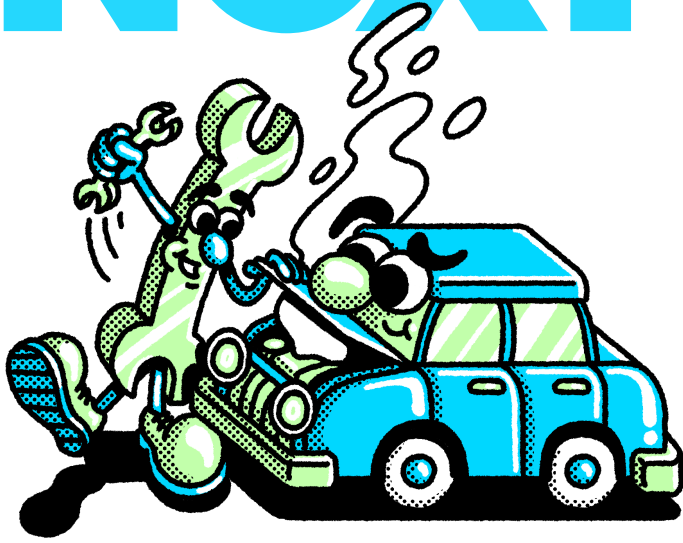# NEXT

AUTO SERVICE & REPAIR

Businesses we love! (appetite)

- Auto repair shops, auto body shops and mobile mechanics, car washes

- Both new and existing ventures

- Up to five employees

- Mobile or brick-and-mortar shops

- Less than $500,000 in revenue per year

- ASE or I-CAR (gold class) certified

Classes of business available

Auto body shop, auto repair shop, mobile mechanic, oil change station (quick lube), self-service car wash, conveyor car wash, in-bay automatic car wash, full-service car wash, mobile detailing (select car wash in application), auto part and supply store

State availability

AL, AR, AZ, CO, CT, DC, DE, GA, HI, IL, IN, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WI, WV, WY

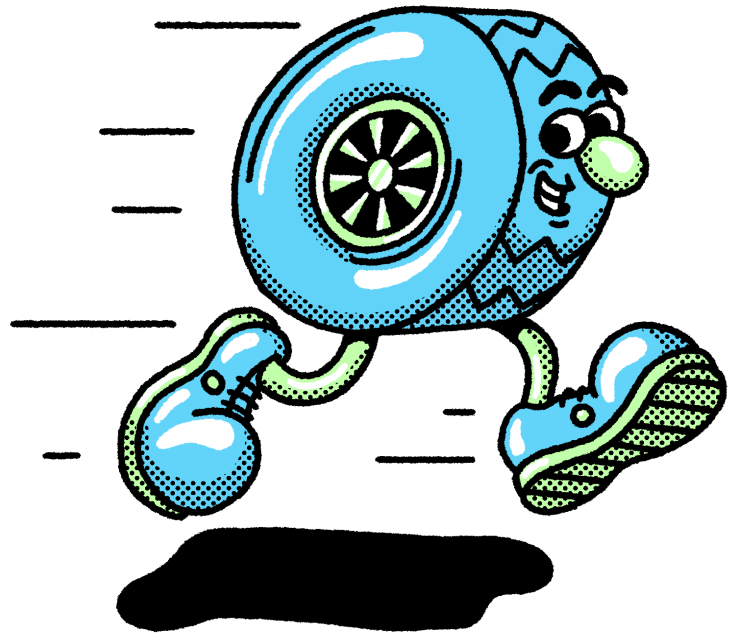## The nuts and bolts (eligibility)

General Liability

- Available up to $2 million aggregate

- All policies sold with garage liability up to full policy limits

- Available coverages:

  - Garagekeepers (direct primary)
  - Faulty work
  - HNOA
  - E&O
  - False pretense
  - Physical damage
  - Autos held for sale

- Discount for ASE & I-CAR (gold class) certified shops

- See page 3 for package details

GET NEXT.
GET MORE BUSINESS.

NEXT is a driving force of auto service and repair insurance that helps you write more business.

- Comprehensive package options allow new entrepreneurs to start with the essentials for their business so they can operate with peace of mind

- Ability to quote in five minutes, bind in 10, with no trailing documents

- Easily bundle liability and property all in one place to get your clients a 10% discount

- Data-driven approach means accurate and up to date underwriting

- Dedicated agent support and insider tips to help provide you and your clients with industry tips and advice

Start Quoting Now!

Not quite ready to service (underwriting guidelines)

General Liability

- Selling or filling gasoline, propane or kerosene
- Towing or roadside assistance services
- Car dealerships
- Parking garages
- Gas stations
- Revenue more than $5 million
- Payroll more than $5 million
- No more than five vehicle sales per year
- Sales or installation of used tires
- Tire recapping, retreading or vulcanizing
- Split rims service
- Aftermarket vehicle modifications
- High performance modifications on vehicles for racing, off-roading or derby driving

- Salvage operations including but not limited to junkyard sales, auto recycling, dismantling or restoration of vehicles
- Sales, repair or restoration of antique, vintage or classic vehicles
- Repair work on motorcycles or power sport vehicles including but not limited to ATVs, jet skis, boats or snowmobiles
- Repair work on heavy vehicles or machinery (such as construction equipment, farm equipment, trucks over 14,000 lbs GVW, buses, RVs or utility trailers)
- Rent, lease or loan automobiles, machines, tools or work equipment
- Business has more than than two claims in the last three years

General Liability packages

	Basic	Pro	Pro+
General liability (with garage liability) — occurrence/aggregate	$500,000 / $500,000	$1 million / $1 million	$1 million / $2 million
Garagekeepers — direct primary	Not included	$50,000	$100,000
Garagekeepers — deductible: per loss collision/each auto comprehensive/per loss comprehensive	-	$500/$500/$2500	$500/$500/$2500
Faulty work	Not included	$1 million	$2 million
Hired auto (optional)	$50,000	$50,000	$50,000
Non-owned auto (optional)	$50,000	$50,000	$50,000
False pretense — occurrence/ aggregate	Not included	Not included	$25,000/$25,000
False pretense — deductible	-	-	$500
Acts, errors or omissions liability	Not included	Not included	$300,000
Physical damage — autos held for sale by non-dealers	Not included	Not included	$100,000
Physical damage — deductible: each auto - collision/each auto - theft, mischief, vandalism/total deductible	-	-	$500/$500/$2500
Medical expenses	$5,000	$10,000	$15,000
Personal and advertising injury coverage	$500,000	$1 million	$1 million
Products completed coverage	$500,000	$1 million	$2 million