



DEALERS OPEN LOT

Dealerships are unique types of businesses that require coverage for the specific risks involved. This comprehensive DOL policy provides physical damage coverage for franchised and independent dealers. All owned-vehicles including new, used, demos, loaners, floored and non-floored, and service vehicles are eligible. Partner with Midlands for assistance tailoring coverages for your client's unique risk.

COVERAGES

- Collision
- Physical damage
- Comprehensive
- Fire and theft
- False pretense
- Economic loss
- Impending damage
- Specified causes including hail, earthquake, vandalism, transport

HIGHLIGHTS

- Must insure 100% value of inventory
- Multiple deductible options
- Multiple endorsements and coverage options available for risk customization
- Limits vary by state and range from \$500,000 to \$5,000,000 per lot
- Per vehicle limit available up to \$250,000
- Because Dealers Open Lot provides only physical damage coverage a garage liability policy is needed to protect against liability exposure

CLASSES

New Car Dealer • Used Car Dealer • New & Used Car Dealer • RV Dealer • Wholesaler/Broker • ATV Dealer • Trailer Dealer • Motorcycle Dealer • Heavy Truck Dealer • Others Considered



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QUESTIONS
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 **MIDLANDS**

A Safety National® Company

Coverage is subject to policy terms, conditions, exclusions, underwriting review and approval and may not be available for all risks or in all states. Rates, discounts and underwriting rules vary, are determined by many factors and are subject to change.