

BASICS OF GARAGE INSURANCE MAY 12TH, 2022 www.K2Dealerins.com



K2 INSURANCE SERVICES

LEADING THE WAY WITH SPECIALTY INSURANCE PROGRAMS.



K2 Insurance Services, LLC was formed by two insurance industry veterans with the purpose of creating a leading specialty insurance services company through select acquisitions that generate diverse earnings streams and improve distribution economics. Our goal is to distribute innovative products through retail and wholesale distribution channels.







Vikco Insurance Services: Commercial difference in conditions (DIC) coverage for earthquake, flood, and habitational risks.





K2 CAT: Catastrophe reinsurance underwriting for property markets. K2INTERNATIONAL K2 Financial: Providing specialized insurance for investment firms. K2 Property D&F: Underwriting direct & facultative property risks.

Transportation

AEGIS	Aegis General (Energy Insurance Solutions): Risk management solutions for retail and wholesale petroleum and propane product distribution.		
HIGH POINT	High Point Underwriters: Occupational Accident, Contingent Liability, Passenger Accident coverages for independent contractors & motors carriers, across the U.S.		
loadst × r*	Loadstar: Ocean Cargo Container Customs Inspection insurance.		
MIDWESTERN	Midwestern Insurance Alliance: Workers Compensation coverage in all non-monopolistic states. Specializing in severity classes; transportation, construction, & forestry.		
TST.	TST Insurance Services, LLC: Coverages for commercial trucking risks.		

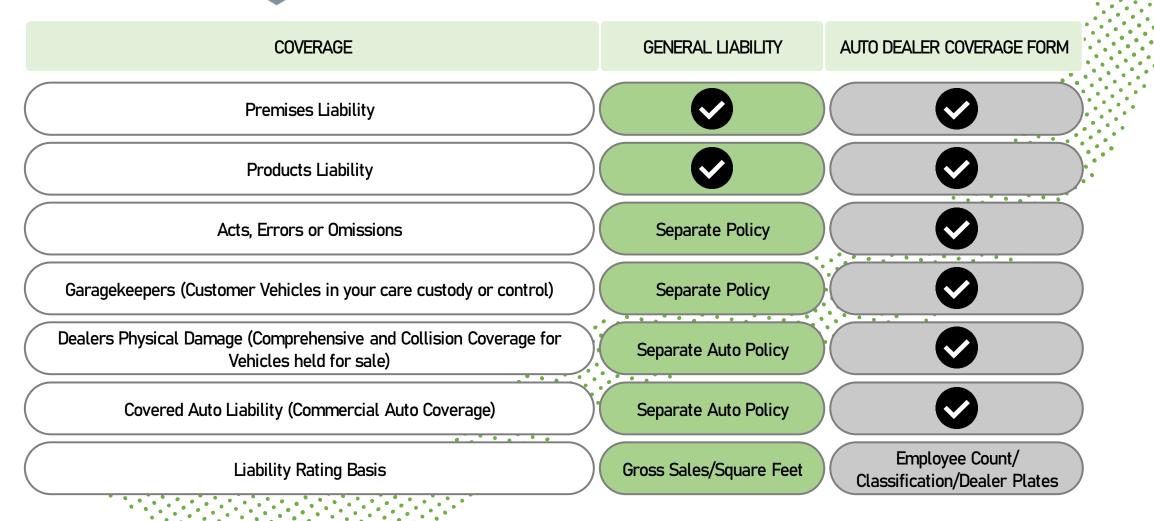






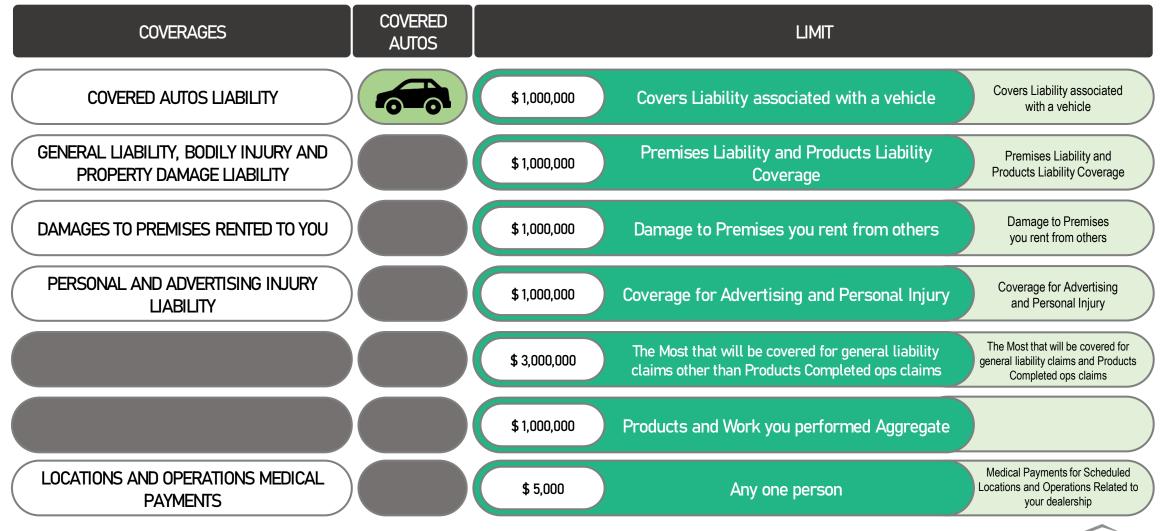






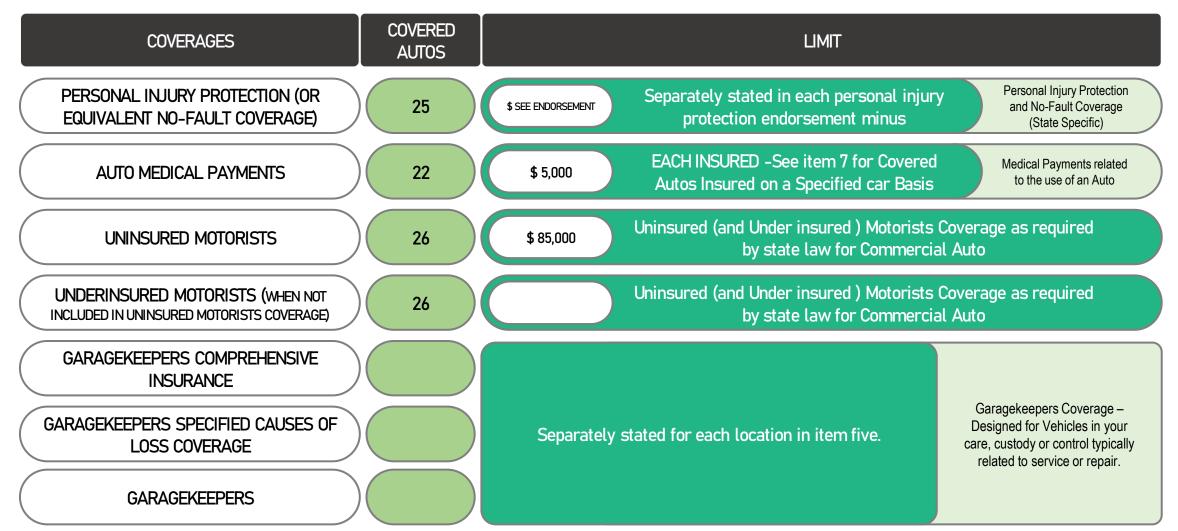


AUTO DEALER COVERAGE FORM - COVERAGES



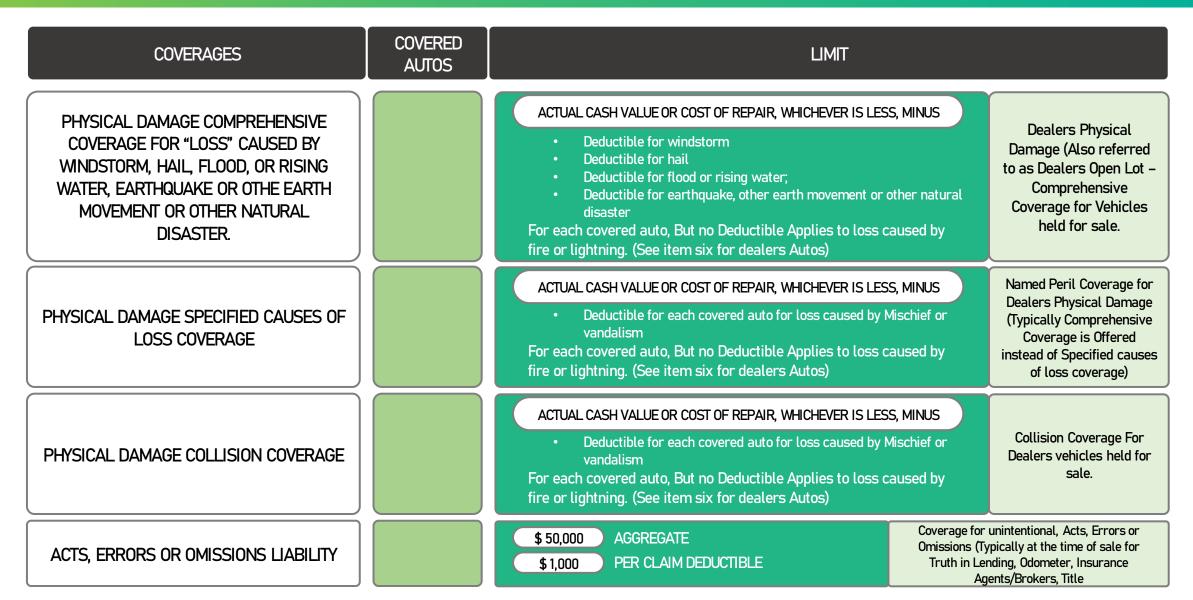


AUTO DEALER COVERAGE FORM - COVERAGES





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AUTO LIABILITY SYMBOLS

SYMBOL		Description Of Covered Auto Designation Symbols	
21	ANY AUTO		
22	Owned "Autos" Only	Only those "autos" you own (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the Policy begins.	
23	Owned Private Passenger "Autos" Only	Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the Policy begins.	
24	Owned "Autos" Other Than Private Passenger "Autos" Only	Only those "autos" you own that are not of the private passenger type (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the Policy begins.	
25	Owned "Autos" Subject To No-fault	Only those "autos" you own that are required to have no-fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the Policy begins provided they are required to have no-fault benefits in the state where they are licensed or principally garaged.	
26	Owned "Autos" Subject To A Compulsory Uninsured Motorists Law	Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the Policy begins provided they are subject to the same state uninsured motorists requirement.	



AUTO LIABILITY SYMBOLS

SYMBOL		Description Of Covered Auto Designation Symbols
27	Specifically Described "Autos"	Only those "autos" described in Item Seven of the Declarations for which a premium charge is shown (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to a power unit described in Item Seven).
28	Hired "Autos" Only	Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent, or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households
29	Non Owned "Autos" Used in Your Dealership	Any "auto" you do not own, lease, hire, rent or borrow used in connection with your "auto" dealership described in the Declarations. This includes "autos" owned by your "employees" or partners (if you are a partnership), members (if you are a limited liability company) or members of their households while used in your "auto" dealership.
30	"Autos" Left With You For Service, Repair, Storage Or Safekeeping	Any land motor vehicle, trailer or semitrailer lawfully within your possession for service, repair, storage or safekeeping, with or without the vehicle owner's knowledge or consent. This also includes "autos" left in your care by your "employees" and members of their households who pay for the services performed.
31	"Auto" Dealers' "Autos" (Physical Damage Coverages	Any "autos" and the interests in these "autos" described in Item Six of the Declarations.





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DAN DAN MARZOUK President - K2 Specialty Dealer Insurance at AEGIS General Insurance Agency

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