

We are a captive association, owned and managed by auto servicers.

We were formed to provide the best rates and programs for our members.

Our members are committed to loss control which benefits all the members.

We are not cookie-cutter — we tailor the rates, deductibles, and coverage to each member's situation and we reward good loss control.

We are proud partners with NYIADA on this great new venture



Jericho, NY 11753 www.universalcasualty.com Call us for a quote at 877-215-0510 Your customers rely on you for quality service and knowledgeability. The same can be said for us as our members rely on our service.

That's why we're here to help protect your business.

Universal Casualty's insurance program for Service Shops provides a broad range of coverage enhancements and services, all at a competitive price as we are member-owned.

In addition to standard policy coverage and limits, we add coverage not normally found in a standard policy because we are memberowned.





An insurance program for Auto Service Shops



This brief summary is not a policy document, Please read the actual policy documents for your state for important details on coverages, exclusions, limits, conditions, & terms. If there is any conflict between this summary & the policy documents, the policy documents will control. Not all products and discounts are available in every state.

As a shop owner,

you put a lot of **time and effort** into jobs and building a **high-quality operation** that **grows** with your **reputation**. We know that your business is important to you so naturally, it's important that you want to **protect** your business with the **best insurance** coverage at the most reasonable price.

Who do we want as members?

- We want auto service shops in our association who want to save money
- We want auto service shops who are serious about loss control
- If you are not serious about loss control we will not be able to save you money



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Insurance Available

General Liability -- For claims arising from your premises or operations

Hired and Non-owned Auto -- Liability coverage for vehicles you hire or for employees performing work

Mechanics Errors and Omissions -- For damage to vehicles while being repaired

Garage Keeper's Legal Liability --

Comprehensive and collision coverage for customers' vehicles awaiting work or being towed while in your care

"Auto servicing companies deserve their own insurance association suited to their needs"

> Timothy B. Derham President & CEO

Property Insurance, including open lot, available in a separate program

- Superior rates and coverage
- Pre-inspection: every risk will be pre-inspected with a focus on

What are the benefits

to our members?

- o reducing slip and falls
- o securing the vehicle
- o additional loss control & safety
- Employee safety manuals
- Reviews for OSHA compliance
- Fleet safety manual
- Monthly newsletters advising members of the latest in loss control and safety
- Control over the claims process. The association has retained its own third party administrator

