

Why Us?

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! 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 were here to help protect your business.

Universal Casualty's insurance program for Body 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 member-owned.

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



An insurance program for

Body Shops



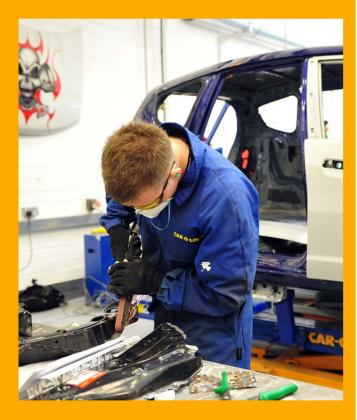
As a body shop owner, you put a lot of time and effort into jobs and building a high-quality operation.

Whom do we want as members?

Insurance Available

What are the benefits to our 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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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 keepers 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
 - 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

