

# MOTORCYCLE DEALERS PROGRAM

WE'RE BUILDING BETTER COVERAGE

*at Universal*



**Universal Group, LTD. specializes in providing tailored coverages to motorcycle dealers, and can build a policy around specific requirements so you're not paying for more than you need.**

**Because we've developed unsurpassed knowledge about the various risks you face, you can rest easy and be confident that we'll be with you every step of the way as your business grows.**

## PROPERTY

- Automatic increase in Building and Business Personal Property limits
- Business Income, and Extra Expense – Actual Loss Sustained
- Computer Equipment and Electronic Media
- Employees' Tools and Equipment
- Fences – including damage caused by vehicles and wind
- Outdoor Signs – attached and unattached to buildings
- Building Ordinance Or Law
- Off-Premises Coverage for Business Personal Property, including Property in Transit
- Earthquake
- Pollutant Clean-up and Removal
- Flood – including water that backs up from a sewer or drain
- Equipment Breakdown
- Employee Theft including ERISA coverage
- Forgery or Alteration
- Money and Securities, Computer Fraud and Funds Transfer Fraud
- And many others

## LIABILITY AND PHYSICAL DAMAGE

- No Audit
- Truth-In-Lending and Consumer Lease Disclosure Errors and Omissions
- Odometer and Prior Damage Disclosure Errors and Omissions
- Insurance Agents Errors and Omissions
- Title Errors and Omissions
- Employee Benefits Liability
- Consumer Complaints Defense Costs
- Faulty Work and Defective Products
- Employment Practices Liability including Third Party Discrimination
- Higher Uninsured and Underinsured Motorists limits for owners, officers and their families
- Commercial Umbrella Liability including EPLI
- False Pretense
- Blanket Garagekeepers

## OTHER COVERAGES & SERVICES OFFERED THROUGH THE MCM INSURANCE AGENCY INC.

- Cyber Liability
- Special Events Liability
- Liability for Daily Rental
- Workers' Compensation
- Directors and Officers Liability
- Pollution Liability
- Dealer Bonds
- Excess Umbrella

**Talk to Universal Group, LTD. today about how we can help safeguard your business.**

*This document is designed to highlight specific features of the Motorcycle Dealer Program Operations program by Universal Group, LTD. This is not an insurance policy, nor does it become part of an insurance policy. For a complete statement of coverages and exclusions, please see the policy contract.*

# AUTO DEALERS PROGRAM *NEW & USED*

WE'RE BUILDING BETTER COVERAGE

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**Universal Group, LTD. specializes in providing tailored coverages to new and used auto dealerships, and can build a policy around specific requirements so you're not paying for more than you need.**

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