

Unicover® VII

Property and casualty insurance for auto,
motorcycle, powersports and RV dealerships



Unicover[®], designed for auto, motorcycle, powersports and RV dealerships

The Unicover[®] insurance program continues Zurich's long-standing history of providing personalized service and tailored insurance coverages that address the needs and exposures of franchised auto, independent auto, motorcycle, powersports and RV dealerships.



Unicover[®] VII offers

- Commercial Property – Building, Business Personal Property and Business Income
- Commercial Crime
- Auto Dealers Coverage Form – Auto & General Liability, Garagekeepers and Physical Damage coverage
- Commercial Umbrella Policy
- Employment Practices and Third Party Discrimination Liability Policy
- Security and Privacy Policy - Regulatory Proceedings and Privacy Breach Costs
- Rewards for arson and other property crimes
- Business Personal Property includes contents, stock, equipment, data processing equipment, data and media, valuable papers and books, employee tools, fences, signs, lights, computer programs, mobile equipment and much more in one blanket limit for convenience and simplicity. Replacement cost coverage is automatic.
- **Business Income**
 - Pays Gross Profit lost each day of suspension. You decide if you want front end or back end or both.
 - Auto sales gross profit includes F&I income and is available for as little as a two months or it can be equal to the maximum number of months selected

Policy and coverage highlights

Commercial Property

Zurich's Preferred Property coverage is among the most expansive in the industry that responds to the needs of franchised dealerships with complex exposures.

- Automatic increase in Business Personal Property and Employee Tool limit
- Coverage for direct damage caused by utility services
- Excavations and foundations of buildings
- Ordinance or law for undamaged property
- Debris removal and demolition costs
- Fine arts, paintings, sculptures
- Sports memorabilia on premises
- Fire department service charges

Commercial Crime

Coverage to help protect your dealership from acts of theft, fraud or forgery.

- Vicarious Liability for employee theft from a 3rd party including defense costs
- Computer and Funds Transfer Fraud
- Employee theft from a 401k or similar listed benefit plan
- Theft or robbery of money inside your buildings or while in transit
- Identity Fraud Expense available for personal exposure of owners, managers, employees and family members

Auto Dealers Coverage Form

This is the foundation of Zurich's Unicover® insurance program, and includes coverage for Auto and General Liability, Physical Damage, Garagekeepers, as well as Acts, Errors or Omissions.

- **Auto and General Liability**
 - Broadened Products and Work Performed
 - Pollution Liability endorsement
 - Employee Benefits E&O
 - Customer Complaint Defense
 - Designated Statute Defense
 - Mental Injury, Mental Anguish, shock, fright, and humiliation
- **Physical Damage**
 - False Pretense covered up to the full limit – no sublimit
 - Diminution in Value if you sell a new auto at a loss after a qualified claims repair
 - Increased expense coverage to move inventory from harm
 - One blanket policy limit instead of a limit per location for Physical Damage
 - Autos In Transit are covered up to the Physical Damage limit
- **Garagekeepers**
 - Personal property inside an auto is covered for all perils up to \$50,000 – on same basis as the auto
 - Faulty work that damages the customer auto while in your care custody and control
 - One blanket policy limit instead of a limit per location for Garagekeepers

New, convenient process features:

- **Online Reports of Value (ROV) System** – Report vehicle inventory value using Zurich's new online submission system
- **Electronic Policy Delivery** – Opt in to receive policy documents electronically
- **Zurich eZPay** – Pay premiums and view billing statements online

Value-added services:

- Comprehensive analysis of loss exposures
- Replacement cost estimate for buildings and equipment
- Premises inspection for hazard identification
- Review of current asset protection plan
- Assess business income continuation needs
- Thorough review and analysis of existing and recommended coverages

Zurich offers much more!

Risk management services

- Thorough discussion of available risk management programs and services
- Assistance for establishing a safety program for your business
- Help to implement specialized loss prevention meetings

Claims services

- Claims typically assigned within one business day
- Claims service provided by experienced personnel
- Experienced Major Loss team
- On call 365 days a year to help
- Special Investigation Unit to help protect businesses from fraudulent claims

Are you ready for Unicover®?

Contact your producer or submit your proposal request using one of the following options:

- **Phone:** 800-840-8842 ext. 7449
- **Email:** zdm.management@zurichna.com
- **Online:** www.zurichna.com/proposal

Visit www.zurichna.com/UnicoverZone for more information about Unicover®

Zurich

7045 College Blvd., Overland Park, KS 66211-1523
800-840-8842 ext.7449 www.zurichna.com/automotive

This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America, provided solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company, 1400 American Lane, Schaumburg, IL 60196. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

©2016 Zurich American Insurance Company

A1-112007647-B (08/16) 112008005

