



FRANCHISED AUTO DEALERS PACKAGE PROGRAM

COVERAGE HIGHLIGHTS

PROPERTY COVERAGE EXTENSIONS

Coverage Description	Limit of Insurance
Broadened Premises Definition	1,000 feet
Excavation, grading, backfilling or filling	\$50,000 or 5% of Building Limit, whichever is less
Foundations of Buildings or Structures	Included in Building Limit
Underground pipes, flues or drains	\$50,000 or 5% of Building Limit, whichever is less
Debris Removal	\$25,000 (\$5,000 Windblown Debris Removal)
Fire Department Service Charge	\$25,000
Pollutant Clean Up and Removal	\$25,000
Fire Extinguisher Recharge	\$2,500
Arson Reward	\$10,000
Spoilage of Perishable Stock	\$25,000
Inventory or Appraisal Cost	\$5,000
Brands and Labels	\$2,500
Utility Services – Direct Damage (Incl. Overhead Transmission Lines)	\$50,000
Fine Arts	\$10,000
Ordinance or Law – Undamaged Portion of Building	Included in Building Limit
Ordinance or Law – Demolition & Increased Cost of Construction	\$50,000 Combined
False Pretense Loss of Business Personal Property	\$100,000
Newly Acquired or Constructed Property (90 days)	\$1,000,000 Building; \$500,000 Business Personal Property
Personal Effects and Property of others	\$25,000
Valuable Papers and Records (Other Than Electronic Data)	\$25,000
Outdoor Property	\$25,000 (\$1,000 any one tree, shrub or plant)
Seasonal Business Personal Property Increase	25%
Sewer Back Up or Overflow	Included
Property In Transit	\$25,000
Business Income and Extra Expense	\$100,000
Business Income from Dependent Properties	\$100,000
Utility Services – Time Element (Incl. Overhead Transmission Lines)	\$50,000
Accounts Receivable	\$100,000
Electronic Data Processing Equipment, Media & Data	\$250,000
Signs	\$30,000 any one occurrence
Employee Theft	\$100,000
Forgery or Alteration	\$50,000
Inside The Premises - Theft of Money and Securities	\$25,000
Outside the Premises	\$25,000

The coverages provided under this endorsement are excess over any specific coverage(s) provided elsewhere in an insured's policy or any other policy quoted by us to an insured.

The description of this program is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same. The operations described herein are conducted by RSG Specialty, LLC, a Delaware limited liability company based in Illinois. RSG Specialty, LLC, is a subsidiary of Ryan Specialty, LLC. RSG Specialty works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: RSG Specialty Insurance Services, LLC (License #0G97516). ©2024 Ryan Specialty, LLC



FRANCHISED AUTO DEALERS PACKAGE PROGRAM

COVERAGE HIGHLIGHTS

LIABILITY COVERAGE EXTENSIONS

Coverage Description	Limit of Insurance
Broad Form Products and Work Performed	Included
Vehicle Damage to Leased Property	Included
Fellow Employee Liability	Included
Waiver of Subrogation	Included
Broadened Bodily Injury Definition	Included
Errors and Omissions	Up to \$1,000,000 Annual Aggregate Limit Options
• Truth In Lending and Consumer Leasing Acts	Included
• Odometer	Included
• Insurance Agents	Included
• Title	Included
• Auto Damage Disclosure	Included
• Auto Parts Disclosure	Included
• Used Car Buyers Guide	Included
Auto Dealers Legal Defense – Product Related Damages	\$25,000 per claim; \$100,000 Aggregate
Customers Personal Effects	\$2,500 included (higher limits available)
Identity Theft – Vicarious Liability	\$1,000,000
Blanket Additional Insured	Included
Employee Benefits Liability	Available
Blanket Garagekeepers Comprehensive	Included

PHYSICAL DAMAGE COVERAGE EXTENSIONS (OPTIONAL)

Coverage Description	Limit of Insurance
Dealers Driveaway Collision	Included
False Pretense	Up to \$100,000 per person/organization
Economic Loss	Up to \$2,500
Blanket Dealers Physical Damage Comprehensive	Included

The coverages provided under these endorsements are excess over any specific coverage(s) provided elsewhere in an insured's policy or any other policy quoted by us to an insured.