

# Insurance Solutions for Members of the Automotive Retailers Association

Provided By Hub International

HUB International is ranked 8<sup>th</sup> among the World's 10 Largest Insurance Brokers with local roots right here in BC. While global, our strength lies in our commitment to the communities we live and do business in.

Offered exclusively through HUB International, our program has been developed, designed & tailored specifically for the unique dynamics of the ARA divisions listed below. HUB provides effective risk management and maximizes leverage and economies of scale to help you reduce and control your insurance costs with Premium Financing available.

## WHO'S ELIGIBLE?

ARA Members in good standing in the following divisions:

- Towing and Recovery
- Collision Repair
- Mechanical Repair
- Auto Rental
- Auto Glass

## PROPERTY COVERAGE

- Customized to meet your specific needs
- Replacement cost for direct physical loss or damage to buildings, contents and personal effects
- Loss of business income and extra expense

## COMMERCIAL GENERAL LIABILITY

- Bodily or personal injury, property damage or advertisers' liability
- Products and completed operations
- Non-owned automobile

## CRIME COVERAGE

- Employee dishonesty (fraud)
- Loss of money and securities inside and outside the premises
- Money order and counterfeit paper currency
- Depositors forgery
- Incoming cheque forgery
- Credit card forgery
- Computer fraud

## ADDITIONAL COVERAGE'S ARE AVAILABLE

- Hub offers Slip & Fall risk management as added protection to help you reduce exposures and losses
- Directors & Officers Liability
- Cyber Liability

## HUB ADVANTAGE

- Enjoy the ease and convenience of readily available cost effective insurance
- A team of dedicated professionals help you manage your risk so you can grow your business

Support the industry that supports you with business insurance from HUB International

**For more information please contact:**

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Endorsed by the Automotive Retailers Association



**AUTOMOTIVE RETAILERS ASSOCIATION**  
*Driving Industry Excellence*

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