

Insurance Solutions for the ARA's Automotive Recycling Industry Members

Provided By Hub International

HUB International is ranked 8th 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 automotive recycling industry. 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 who have an AREA Certification of 80% or more
- ARA Members with an AREA score of 90% or higher receive additional discounted premiums

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

SUDDEN & ACCIDENTAL POLLUTION COVERAGE

- \$250,000 limit included in coverage
- Can be increased to \$1 million or \$2 million for additional premium

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

COMMERCIAL GENERAL LIABILITY

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

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

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Endorsed by the Automotive Retailers Association



AUTOMOTIVE RETAILERS ASSOCIATION
Driving Industry Excellence

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