



Commercial Package, Commercial Auto & Umbrella Liability  
Rate, quote and bind online  
A+ (XV) rated carrier by A.M. Best Company

### **General Underwriting Guidelines**

- Applicants with 10 or fewer locations
- Total insured property values of \$5 million or less per location or \$10 million or less total insured values per policy for all locations
- Buildings must be equipped with appropriate emergency exit signs and lighting and burglary/fire/smoke detector systems. UL certified, central station alarm systems are preferred
- Each business must operate out of a fixed location(s) within a single state
- Minimum of three years in business or equivalent industry management experience
- 50 or fewer employees
- Roof, electrical, or plumbing systems for older building(s) must be updated in the last 15 years
- A cumulative average loss ratio of 40 percent or less for the last three years
- Commercial Auto schedules with 10 or fewer power units including three or fewer tow trucks; towing should be primarily for towing customer autos
- Vehicle driving radius up to 200 miles
- Umbrella minimum underlying general liability and auto liability limits of \$1 million required
- Umbrella requires that the underlying general liability and auto liability coverage are written with Zurich
- Umbrella minimum underlying employer's liability limits of \$500,000
- Umbrella underlying workers compensation carrier rating of "A-" or better
- Total account premium (all lines) of \$50,000 and below

### **Targeted Classes**

- Auto quick lube shops (oil and lube)
- Auto repair or service shops including:
  - Auto body/collision repair
  - Auto glass repair/installation
  - Brake shops
  - Muffler shops
  - General/mechanical repair
  - Sound/alarm system installation
  - Transmission repair
- Retail auto parts and accessories stores - new parts only
- Retail tire stores

### **Key Coverage Highlights**

- Special causes of loss – property form
- Property coverage extensions
- Equipment breakdown protection
- Crime – employee dishonesty, forgery or alteration, money and securities
- General liability and employee benefits liability
- Business auto liability and physical damage
- Garagekeepers – direct or legal liability basis
- Umbrella liability – excess and umbrella

# ArrowheadExchange.com

The Express Package is designed to support preferred classes of business within the Automotive Aftermarket industry. We tailor our coverages to write eligible classes for Commercial Package, Commercial Auto and Umbrella Liability. This program is available through ArrowheadExchange.com, our online portal for rating, quoting and binding qualified new business accounts.

## Direct Bill Options

Percent Down	Additional Installments
8.34%	11
10%	9
25%	9
40%	3
60%	1
100%	NA

\*Deposit payment required to bind coverage

## Access Our Program

Apply Online at:  
[ArrowheadGrp.com/Becomeaproducer](http://ArrowheadGrp.com/Becomeaproducer)

## Online Training

Learn about the features and resources at your fingertips and the online quoting and binding process by joining a free webinar. Call 866.401.2111 x2220 for details.

## Contact

### Marketing

800.669.1889 x8733  
[MarketingInfo@ArrowheadGrp.com](mailto:MarketingInfo@ArrowheadGrp.com)

### Underwriting

Monica Loveall - Program Manager  
913.312.2889  
[MLoveall@ArrowheadGrp.com](mailto:MLoveall@ArrowheadGrp.com)

### Billing and Customer Service

866.401.2111, x2220  
Hours: MON-FRI 8:00 AM - 5:00 PM (PST)

### Endorsement Requests

[AftermarketProgram@ArrowheadGrp.com](mailto:AftermarketProgram@ArrowheadGrp.com)

### Technical Support

800.333.5553, x6844  
[TechSupport@ArrowheadGrp.com](mailto:TechSupport@ArrowheadGrp.com)

### Claims Reporting 24/7

1.866.391.6032  
[USZ\\_Arrowhead\\_AFMK\\_Claims@ZurichNA.com](mailto:USZ_Arrowhead_AFMK_Claims@ZurichNA.com)