Open Lot Insurance Solutions for Dealerships

Safeguard your inventory and gain rewards beyond coverage

Dealers Open Lot (DOL) insurance, provided by Understory, can help protect your vehicles and lower your insurance costs with premiums that accurately reflect your business risk.

This insurance program is designed to give you more than just coverage. It enables you to gain an equal equity stake in a profitable independent insurance company, reduce your hail and flood losses, and strategically distribute risks to reduce overall exposure.

DOL insurance gives you:

- Up to a 20% annual dividend
- Potential income tax benefits
- Actionable alerts for flood and hail loss prevention
- Tailored pricing that focuses on your risk, not your loss history
- The ability to leverage group buying power for optimal risk mitigation

In association with UNDERSTORY

An insurance policy with the benefits of ownership

Whether your vehicles are for sale, lease or demonstration purposes, Understory's DOL insurance delivers enhanced coverage and cost benefits.

Insurance coverage

- Collision
- Comprehensive
- False pretense
- Windstorm and hail
- Flood
- Earthquake
- Certified acts of terrorism

Member benefits

- Equity stake in your own profitable independent insurance company
- Participate in insurance profits and receive investment income
- Affordable premiums that weather the storm of market fluctuations
- Monthly reporting that matches coverage to inventory
- Leverage group buying power for best-practice risk mitigation and repairs
- Stabilized annual premiums and deductibles
- Competitive premium financing options

Membership criteria

Because each member becomes an owner of the independent insurance company, there is exclusive membership criteria to ensure long-term strength.

Criteria includes:

- Franchise dealerships with strong management commitment to loss prevention
- Track record of profitability and stability
- Better than average loss histories
- Participation in annual in-person board meetings
- $100,000 minimum premium

Gallagher

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To find out more, contact your Gallagher representative:

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