

Insurance for Tire Dealers



The Oregon Mutual program for Tire Dealers provides broad coverage at a competitive price. Our Businessowners policy protects buildings, business personal property, tenant's improvements and betterments, actual loss sustained business income, employee dishonesty, equipment breakdown, and business liability.

Equipment Breakdown coverage is included and provides broad coverage for damage to property that is essential to your business, such as electrical panels, alignment computers, hydraulic lifts, air compressing equipment, and fire detection and security systems.

Eligibility

Eligible tire dealers sell and install new tires and have incidental sales and installation of retreaded tires. They may also provide services such as front-end alignment, tire rotation and balancing, tire repairs, and brake inspection and repair (but no recapping).

Eligible businesses have experienced management, favorable claims experience, sound financial history, and a high level of maintenance. Any vehicles retained overnight are kept in a secured storage area. Outside storage should be well lighted.

Optional Coverages

Our cluster endorsements provide a number of coverages that many businesses need.

Cluster Endorsement

(Not all included coverages are listed)

Accounts Receivable

Inventory and Appraisal Cost

Newly Acquired or Constructed Property

Outdoor Property

Outdoor Unattached Signs

Permanent Outdoor Structures for Trash Bins

Valuable Papers and Records
and Electronic Media and Records

Vehicle Damage to Leased Property

Water Backup

Special Cluster Endorsement

For buildings less than 40 years old, includes the coverage found under the Cluster Endorsement and

Ordinance and Law - \$250,000 or 10% of the Building Limit

Additional Optional Coverages

Garagekeepers Coverage

This pays for direct loss to a customer's auto or auto equipment left with your business for servicing and resulting from collision with another object or overturn.

Utility Services - Time Element

This pays for the loss of business income resulting from the loss of utility services (water supply, communications supply, or power supply) at the insured premises caused by an interruption of service exceeding 24 hours.

Employment Practices Liability Insurance (EPLI)

Protects you from suits brought against you due to many employment related events in the workplace.

Business Vehicle Coverage

Business vehicles may be eligible for coverage under Oregon Mutual's commercial auto program.

Commercial Umbrella Policy

Liability limits in excess of those selected with your Businessowners policy are available from OMI with a Commercial Umbrella policy.

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***Higher limits are available for many
of the coverages shown above.***

This information provides a simplified description of policy features and is not intended to be a contract. For complete details of coverages, conditions, exclusions, and limitations, please contact our representing agent or review the actual printed policy.

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