

KBK Insurance Group

CLASSIC CAR RESTORATION PRODUCER GUIDELINES

KBK Insurance Group, inc. is launching a new program designed for professional restoration shop operators engaged in restoring older model classic cars. Eligible risks will derive a minimum of 90% of receipts from the restoration of classic vehicles, with parts sales and race car repairs being an acceptable exposure under 10% of receipts.

PROHIBITED OPERATIONS:

1. Race car & racing operations
2. Loaning, leasing, lending or renting vehicles
3. Self-service operations (i.e. allowing customers to use repair shop for their own car)
4. Transportation of classic cars for the public. Transportation for customers cars is allowed
5. New Ventures. The company must be in business for at least two years with insurance

LINES OF BUSINESS:

Auto Liability (up to \$1,000,000), General Liability (up to \$1,000,000/\$3,000,000 Agg.), Property (up to \$3,000,000), Umbrella (up to \$2,000,000), GKLL (up to \$1,000,000), Dealers Open Lot Coverage (up to \$1,000,000), Commercial Inland Marine (up to \$500,000).

SUBMISSION REQUIREMENTS:

1. Fully complete KBK application
2. Driver information. MVRs not necessary to quote but will need to bind.
3. Currently valued loss runs. The loss runs should be within 90 days of the requested effective date.

DRIVER ELIGIBILITY: MVR VIOLATIONS GO BACK 3 YEARS


Age 21-25	One moving violation allowed but will be placed on a 6-month probation
Age 26 & Older Probation	Two moving violations allowed but will be placed on a 6-month probation
Any Driver Policy	Three moving violations or one major violation and will be excluded from policy



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