



Aftermarket

Aftermarket coverage you can't get elsewhere.

Lockton Affinity Aftermarket offers your business insurance coverage that's unique to the market. It's enhanced beyond what you'll find elsewhere.



Policies include:

TECHNICIAN ERRORS AND OMISSIONS INSURANCE

Not offered in standard insurance plans, Technician Errors and Omissions protects your technicians against claims of errors or negligence occurring before the vehicle is released to the customer. Available with a separate limit of \$25,000 in coverage.

CUSTOMER COMPLAINT DEFENSE

Another valuable coverage that is usually missing from competitor plans, Customer Complaint Defense protection guards your business and reputation against customer complaints that are groundless or false. Available with a limit of \$25,000 in coverage.

EMPLOYEE TOOLS COVERAGE

With broader limits than typically available and competitive pricing, Employee Tools Coverage covers the cost of employee tools being stolen or damaged. Limit options start at \$100,000 on premises, \$10,000 off premises and in transit. Increased limits are also available.

BUSINESS INTERRUPTION / ACTUAL LOSS SUSTAINED

Feel confident knowing you're protected from loss of business income with Business Interruption / Actual Loss Sustained coverage. This benefit protects against the costs and expenses sustained from a disruption, reduction or stoppage of your normal operations.

EMPLOYMENT PRACTICES LIABILITY INSURANCE

Available coverage to protect against the costs associated with claims of discrimination, harassment, wage and hour disputes and more. Plus, cover independent contractors and receive free phone and web access to HR resources, with limits starting at \$250,000.

Need more options? Lockton Affinity Aftermarket has additional tailored insurance solutions available to suit your unique business needs. Let's chat.

Info@LocktonAffinityAftermarket.com | (844) 398-0463
LocktonAffinityAftermarket.com



Who we insure

- General repair shops
- Auto body and collision shops
- Franchise tire dealers with general repair
- Auto parts retailers and distributors

Why choose us

Your business benefits when you choose coverage from Lockton Affinity Aftermarket:

1. ENHANCED COVERAGE OPTIONS

With ample experience insuring the aftermarket space, we understand the needs of businesses like yours. That's why we offer policy enhancements you can't get elsewhere.

2. EXCLUSIVE PROGRAM ACCESS

Our policies, limits and coverage options are unique to Lockton Affinity Aftermarket. No other agent or company has access to this program. With us, you get coverage designed just for your aftermarket business.

3. PREFERRED BY INDUSTRY LEADERS

We've built strong relationships across the industry, so you can trust our policies will work for your business. In fact, our insurance program is preferred by leading aftermarket providers.

Proud to support



ASE-certified aftermarket businesses enjoy preferred pricing on Lockton Affinity Aftermarket coverage.

Who we are

Since 1987, we've had one primary focus—our clients. For over 30 years, Lockton Affinity has built a reputation of supporting small- to mid-sized businesses with tailored insurance solutions and a level of service unparalleled in the industry.

With the Lockton Affinity Aftermarket Program, we help our clients succeed by offering tailored solutions for the unique risks aftermarket businesses face.

Ready to see what our coverage will look like for your business? Let's chat.

Info@LocktonAffinityAftermarket.com | (844) 398-0463
LocktonAffinityAftermarket.com

Summary of coverage

Our insurance offers coverage options for all your risks. Explore the tables below to determine what coverage your aftermarket business needs.

Coverage	Limit
Accounts receivable	\$50,000 on premises, \$25,000 at other than described premises
Commercial tools and small equipment	\$100,000 per occurrence
Computer fraud	\$25,000
Debris removal	\$50,000
Demolition cost and increased cost of construction	10% of the building's value up to \$100,000
Electronic data	\$25,000 in any one policy year
Employee dishonesty, including ERISA	\$50,000
Expediting expenses	\$25,000
Fine arts	\$50,000 at any one location
Fire department service charge	\$25,000
Forgery or alteration	\$25,000
Money and securities	\$15,000 inside, up to \$10,000 outside
Newly acquired or constructed property	\$1,000,000 for covered buildings, \$500,000 for business personal property and \$1,000,000 for loss of business income
Ordinance or law	\$10,000 for tenant improvements and betterments, \$25,000 for tenant increased period of restoration
Outdoor property	\$25,000 for signs, \$10,000 for fences and retaining walls, \$5,000 for trees, shrubs and plants
Personal effects and property of others	\$25,000
Pollutant clean-up and removal	\$50,000
Property in transit	\$50,000
Property off premises	\$100,000
Reward payment	25% of the covered loss up to \$30,000
Utility service disruption	\$10,000 on premises, \$25,000 off premises
Valuable papers and records	\$50,000 for each described premises, \$25,000 for other than described premises

General Liability coverage

Airbag coverage	
Autos rented by employees	Any auto hired or rented by your employee on your behalf and at your directions will be considered an auto you hire.
Broadened named insured	Any legally incorporated business entity organized under the laws of the United States of America or Canada will qualify as a Named Insured if there is no similar insurance available to that organization, provided that one or more Named Insureds shown in the Declarations have, at the inception of the policy period, an ownership interest in such organization of more than 50%.
Damage to unfinished work	
Defective products and faulty work	
Electronic equipment	Broadened coverage.
Employees as insureds	Any employee of yours while using a covered auto you do not own, hire, or borrow in your business or your personal affairs.
Extra expense	We will pay up to \$2,500 for any expense incurred for the return of a covered stolen auto to you.
Fellow employee coverage	We will cover bodily injury caused by your employee to his or her fellow employee if the bodily injury results from the use of a covered auto you own or hire; the covered auto is used with your permission; and if you have workers' compensation insurance in force covering all of your employees.
Hired auto physical damage	If hired autos are covered as autos for Liability coverages and if Physical Damage Coverage is provided under this Coverage Form for owned autos, then the Physical Damage Coverages provided are extended to any auto you hire or borrow from someone other than your employees, members or partners, or any member of their household. The most we will pay for a loss in any one accident is the lesser of: <ul style="list-style-type: none"> • \$50,000, subject to a policy annual aggregate limit of \$100,000; • The actual cash value of the damaged or stolen auto at the time of the loss; or • The cost for repairing or replacing the damaged or stolen auto with another auto of like kind and quality.
Hybrid auto payment coverage	In the event of a total loss to a non-hybrid auto for which Comprehensive, Specified Causes of Loss or Collision coverages are
Lessors as insureds	
Sign coverage	
Towing and labor costs	We will pay up to the limit shown in the Declarations or \$250, whichever amount is higher, for towing and labor costs incurred each time a covered auto is disabled. However, the labor must be performed at the place of disablement.

General Liability coverage continued

Transportation expenses	We will pay up to \$75 per day, for up to 30 days, for temporary transportation expenses incurred by you because of loss to a covered auto. We will pay only for those covered autos for which you carry either Comprehensive or Specified Causes of Loss Coverage. If the loss is due to theft of a covered auto, we will pay transportation expenses after the theft and ending when the covered auto is returned to use or we pay its loss. We will pay up to \$500 for reasonable and necessary expenses incurred by you to remove and replace your materials and equipment from the covered auto.
Waiver of subrogation	We waive any rights of recovery we may have against any person or organization because of payments we make for bodily injury or property damage but only to the extent that Subrogation is waived prior to the accident or the loss under a written contract or written agreement with that person or organization.

See what our coverage will look like for your business today. Let's chat.

Info@LocktonAffinityAftermarket.com | (844) 398-0463
LocktonAffinityAftermarket.com