Car dealership insurance review checklist

Gather the dealership details

A starting point for independent and franchised dealers in Carlsbad, San Diego County and California. Use the boxes to track what is ready and note questions for the broker.

Business: _____ Review date: _____

1. Operations

- ☐ Dealer license, locations and years in business
- ☐ New, used, buy-here-pay-here or online sales mix
- ☐ Service, detail and body work performed
- ☐ F&I products, warranties and financing offered

2. Inventory and lot

- ☐ Peak and average inventory values by lot
- ☐ Floor-plan lender requirements
- ☐ Lot fencing, lighting, cameras and key control
- ☐ Vehicles in transit, at auction or off-site storage

3. People and history

- ☐ Employees by duty; test-drive and loaner procedures
- ☐ Maximum customer vehicles on site and overnight
- ☐ Current policies and forms (legal liability or direct)
- ☐ Five years of loss runs

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Questions and documents for the review

Bring these to the conversation. An inquiry does not bind or change coverage.

4. Questions to ask

- ☐ Does dealer open lot cover hail, flood and false pretense?
- ☐ Is garagekeepers legal liability, direct primary or direct excess?
- ☐ How are test drives and loaners treated?
- ☐ Are crime and cyber included or separate?

5. Documents to have ready

- ☐ Current declarations and endorsements
- ☐ Floor-plan agreement insurance section
- ☐ Security and key-control procedures
- ☐ Driver list and motor vehicle records