

At [Clinard Insurance Group](#) we specialize in helping [Used Car Dealers](#) with their Garage Liability and Dealer Open Lot Insurance Coverages.

We insure over 300 dealers in NC, SC, GA, TN and VA.

With that kind of exposure to this industry, we see the policies that a lot of dealers have before they come to us and we see some real messes.

One of the scariest mistakes dealers make when buying garage liability insurance is how they set up their liability limits.

Let's face it, garage liability insurance is a real specialty product. This is an insurance policy written for just one industry. As a result, most agencies only have a couple of these types of policies on the books, if any, and they rarely understand the form completely.

If you are a [used car dealer](#) and you are trusting your business to an agent who doesn't currently handle 25 or more dealers just like you, then chances are you are not using a specialist and this could cost you big in many ways.

Just because an insurance agent can write the insurance for your dealership doesn't mean he or she really understands what he or she is doing.

So now what is the liability limit trap? Well in some states, and North Carolina is a classic example, the state government has set up a reinsurance facility.

This is a place of last resort where people with bad driving records can still get insurance.

The reason this is a problem for dealers is that most insurance companies don't understand used car dealers and don't want to insure them.

They just assume that these dealers are letting everyone and anyone drive around with the "moveable" dealer tag.

They don't understand your business so they don't want to write you.

So if you call an agent that doesn't specialize in car dealers and ask him for a quote, the only option he may have for insuring your dealership is the reinsurance facility.

So what?

Well here's the problem. Most of these reinsurance facilities, and NC is one of them, have a very low highest liability limit available. In NC that is \$100,000 per person and \$300,000 per accident bodily injury.

So that is all that you could buy from this inexperienced agent.

And if you didn't know better you might believe that this is all you need or all you could ever buy.

Nothing could be further from the truth.

These limits are very low in terms of the types of claims I have seen incurred by auto dealers.

As a dealer, you need to more accurately assess exactly how much insurance you need and then be able to purchase the liability limits that will protect you, your business, and your personal and family assets.

If you are looking for [an insurance agent that understands how to insure used car dealers](#) and will take the time to listen to you and help you develop an insurance program that meets your needs and does so for the lowest possible cost, then I suggest you call [Clinard Insurance Group](#)

, toll free, at 877-687-7557, or visit us on the web at
www.ClinardInsurance.com

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