

Stonegate Insurance Company Tow/Garage Acceptability

The following are required for the risk to be acceptable:

- Operators must be an Illinois resident holding a valid USA state issued driver's license for at least three (3) years.
- Operator's driver's license must be valid for the size and type of the vehicle(s) to be insured.
- The vehicle(s) must be titled in Illinois.
- All owners/employees must be listed on the policy either as a driver or excluded from driving. There will be no coverage for anyone not listed on the policy.

Ineligible Risks

Driving Record:

Drivers under the age of 21 and over 70.

Drivers with more than two (2) accidents in the past thirty-six (36) months.

Any driver currently suspended and/or revoked.

Any physical or mental impairment.

Any driver with any major violations. Major violations, include, but are not limited to:

- Driving a motor vehicle while under the influence of alcohol or drugs.
- Illegal transportation of intoxicants or drugs.
- Manslaughter (whether voluntary or involuntary), reckless homicide or assault out of the use of an automobile.
- Failure to stop report or identify oneself when involved in a motor vehicle accident.
- Lending operator, chauffeur's license or motor vehicle registration to another.
- Reckless/Negligent driving.
- Eluding or attempting to elude an officer.
- Any felony under the laws of any state or the Federal Government in the commission of which a motor vehicle is used

Towing Operations

Vehicles 20-30 years old are acceptable with mechanical inspection.

Vehicles over 30 years can be submitted for underwriting consideration with a mechanical inspection

Towing radius over 150 miles (151-300 miles subject to underwriter's approval)

Vehicles with GVW over 45,000 lbs.

Any risk engaging in up righting, extracting or towing vehicles containing or leaking hazardous materials or substances.

Any risk towing vehicles that weigh over 16,000 lbs.

Any risk that use guard dogs or armed guards to protect its premises.

Physical Damage

No physical damage coverage on vehicles over 10 years old. Acceptable with pictures of both sides, front and back.

No physical damage only policy will be written

Any vehicles over \$50,000 current value (For values over \$50,000, please contact underwriter)

A certified tow manufacturer must produce all tow bodies.

All claims will be settled on the actual cash value (ACV) of the vehicle at the time of loss.

Coverage does not apply to optional equipment such as special am/fm radios, tape recording/playback devices, special wheels or wheel covers, camper shells, pick up bed covers, telephones, or transmitters/receivers not permanently installed.

Business Operations:

- Franchised, non-franchised or antique dealers (See Dealers Program)
- Dealers in kit cars or truck kits.
- Any risk dealing in or repairing ATV's/ snowmobiles.
- Truck stops.
- Quick oil change operations.
- Garage risk that owns, sells, sponsors or repairs race cars.
- Garages that Customize vehicles or convert vehicles. Cosmetic customizing is acceptable. (e.g. Stereo's, seats, etc.) Nothing that alters the handling or performance of the vehicle. (e.g. changing the suspension, adding hydraulics, etc).
- Garages repairing emergency vehicles.
- Any risk that stores vehicles for others, other than those being repaired in the normal course of the business operation.
- Any risk recapping tires or specializing in the sale of recaps.
- Any risk involving frame straightening unless (1) it is a floor model (bench type equipment is acceptable)
- Any risk that sells, rents, or loans vehicles to anyone.
- Any risk that has servicing pits.
- Any risk that installs trailer hitches or engage in trailer rentals.
- Any risk that performs work on airbags-refer to underwriter.
- Any risk that has a spray booth that is NOT UL approved.
- Any risk that does not have procedure in place to keep vehicles keys secured.
- Any risk that stores any non-owned vehicles other than inside or within a well-lighted, fenced lot is unacceptable for garage keeper's legal.
- Any risks that repair vehicles with damages totaling more than 60% the Actual Cash Value of the vehicle.
- Any risk that buys salvaged titles for reconstruction or sells salvaged titles.
- Any risk that engages in dismantling or junking of vehicles.
- Operations with valet services.
- Any risk in bankruptcy or legal reorganization.
- Any risk that use guard dogs or armed guards to protect its premises.
- Any risk which keeps firearms on the premise.