



PennEdge

Car Wash INSURANCE PROGRAM



WHY Penn Millers?

You've worked hard to make your business a success and you want to purchase the best insurance coverage possible from a company that knows and understands your business...a company like Penn Millers Insurance Company.

Penn Millers developed its Car Wash Program, a competitive, cost-effective package of enhanced and broadened coverages, exclusively for the unique needs of businesses like yours. Our program includes specialized coverages and is backed by superior customer support and prompt, caring claims service. And because Penn Millers' Car Wash Program is designed exclusively for car wash professionals like yourself, you can feel confident that you're not paying for coverage not relevant to your business.

Penn Millers Insurance is a regional property and casualty company whose strong financial foundation and successful operating strategies have earned the company a rating of "A-" (Excellent) by A.M. Best Company, the nation's leading insurance rating organization. Penn Millers currently writes competitive commercial and agribusiness products through quality, professional independent insurance agents and brokers in 33 states and continues to grow and expand its market share throughout the continental United States. Please visit our website at www.pennmillers.com for additional information.

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WHO is covered?

Penn Millers Car Wash Program is designed specifically to provide a package of coverages that addresses the unique needs of Full Service Car Washes, Exterior Car Washes and Roll-over Facilities.

WHAT is provided?

Coverage Lines include: Automobile, Crime, Equipment Break-down Coverage, Inland Marine, Liability, Property and Umbrella.

Enhancements Include: Damage to Customer's Vehicle, Blanket Building & Contents and Business Income Coverage.

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Preferred Agency Provider

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Our PennEdge policy provides a broad range of Coverages including but not limited to:

Accounts Receivable	Forgery or Alteration
Brands and Labels	Inventory and
Business Personal Property	Appraisal Expense
Off Covered Location	Jewelry, Watches,
Computer Fraud and	Precious Stones
Funds Transfer Fraud	Money and Securities
Consequential Loss	Ordinance or Law
Debris Removal	Personal Effects
Electronic Data	Pollution Clean up
Employee Theft Coverage	and Removal
Fine Arts (Including in Transit)	Property in Transit
Fire Department Service Charge	Rewards Coverage
Fire Extinguisher Systems Exp.	Stamps, Tickets,
Furs, Fur Garments and	Letters of Credit
Garments Trimmed with Fur	Trees, Shrubs and Plants
	Valuable Papers and Records

PennEdge offers an extensive inventory of **Property, Crime, & Inland Marine Coverages** including but not limited to:

Automated External	Temporary Meeting Space
Defibrillators	Reimbursement
Damage to Building	Terrorist Travel
Arising from Theft	Reimbursement
Damage due to Atmosphere	Unauthorized Business
or Temperature	Card Use
Emergency Real Estate Consult Fee	Utility Services
False Pretense	Direct Damage
Identity Theft Expense	Utility Services Time Element
Image Restoration Expense	Water Back Up and
Key Individual Replacement Exp.	Sump Overflow
Lease Cancellation Moving Exp.	Workplace Violence
Lock and Master Key Replacement	Counseling
Marring and Scratching	Computer Fraud and
Non-Owned Detached Trailers	Funds Transfer
Preservation of Property	Extortion
Prototypes	Kidnap and Ransom
Signs-Expanded Location	Money Orders and
Spoilage	Counterfeit Currency

PennEdge will also offer a number of broadened **Liability Coverages** including but not limited to:

Bodily Injury Redefined
Damage to premises Rented to You
Cost of Bail Bonds - Increased Limit
Elevator Coverage
Employment Practices Liability
Good Samaritan Coverage
Knowledge of An Accident, Claim, Suit, or Loss
Loss of Earnings-Increased Limit
Medical Expense-Increased Limit
Mobile Equipment
Non-Owned Aircraft hired, chartered or loaned w/ Paid Crew
Non-Owned Watercraft coverage
Personal and Advertising Injury
Property Damage to Customers Goods Coverage
Unintentional Failure to Disclose Hazards

Claims - Penn Millers' claims staff average 17 years of industry experience, with varied backgrounds spanning all lines of business and possessing specific expertise in the niche markets we service. Caseloads are closely monitored to ensure prompt attention and premier service is always afforded to meet the pressing needs of our policyholders, agents and brokers.

We will work together with you to ensure that your:

- Covered property is restored or replaced promptly after a loss
- Business resumes operations with minimal delay and loss of income
- Injured employees receive the care and attention necessary for an expedient return to work
- Third party claims are aggressively defended and fairly resolved, providing the protection needed against unforeseen liabilities

WE CONSIDER EACH CLAIM AN OPPORTUNITY TO EARN YOUR TRUST AND BUSINESS FOR YEARS TO COME.

Loss Control - Our experienced loss control specialists partner with you to improve safety and increase profitability. Beginning with a thorough understanding of your environment, a customized loss control program may include:

- Inspections
- Loss Trend Analysis
- Loss Prevention Programs

At Penn Millers' training and education is emphasized so we can continue to meet our customers' specialized needs and stay a step ahead..

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IMPORTANT: The information contained in this brochure does not operate to modify, revise, amend, clarify, or change in any way any policy provision, condition, limitation, exclusion or term. The nature and scope of actual coverage is governed by the language of the insurance policy issued to you. Additionally, the coverages described in this brochure may differ from the coverage received based on customer request or statutory requirements. Your Penn Millers Insurance Company agent can offer you professional advice and answer any questions you may have before you make your insurance decisions.