



COMMERCIAL INSURANCE

Proposal

RB Auto Group Inc

November 10, 2025 - November 10, 2026

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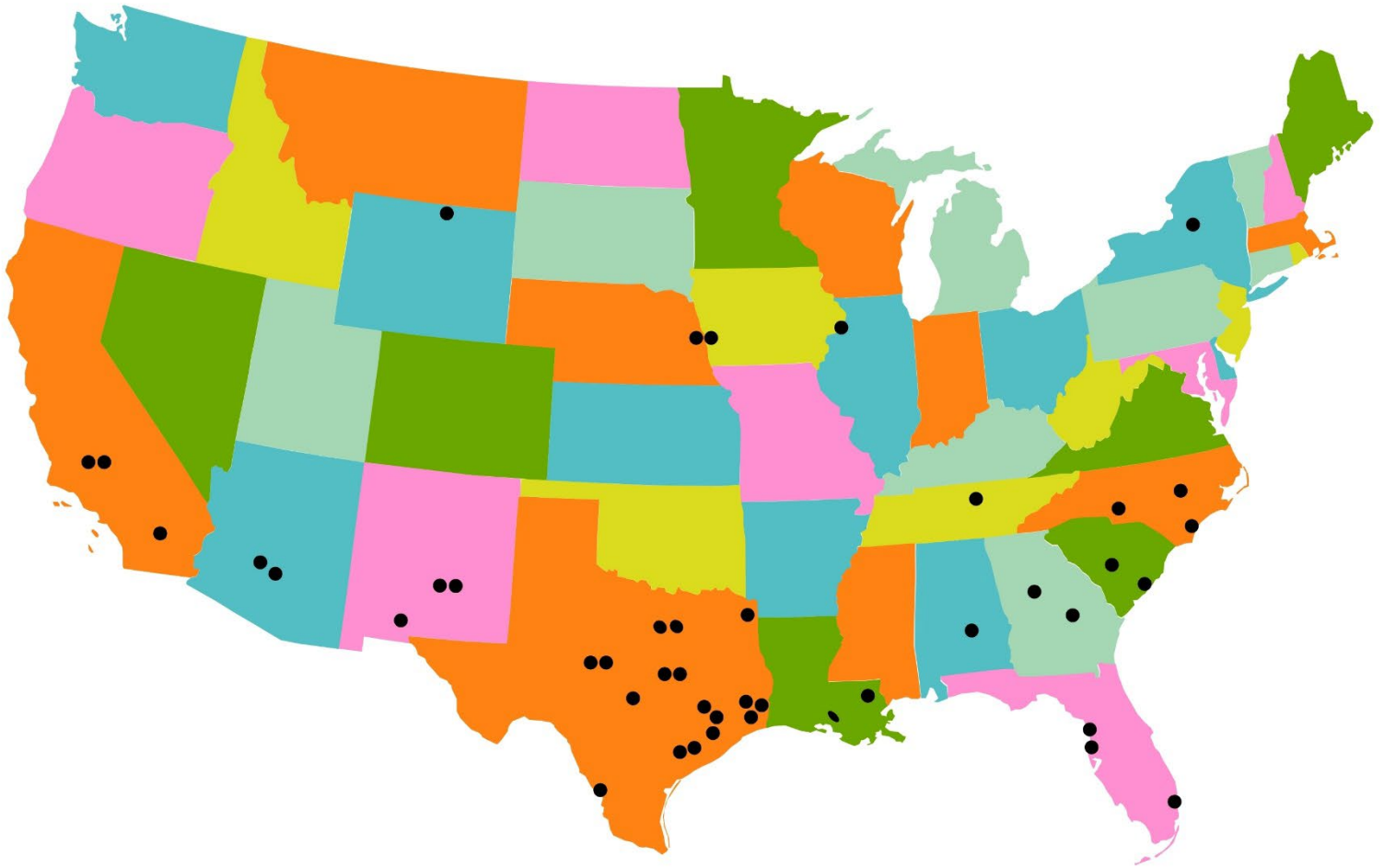


About

navsav

is a family of independent insurance agencies shaking up the insurance industry by saying goodbye to limited products and providing customers high-quality, affordable alternatives from higher rates. We are an innovative company built by industry leaders with decades of experience and success on both sides of the business. At NavSav, we believe everyone has the right to be valued, supported, and part of a collaborative environment. We provide our agents and their clients with options to fit their personalized needs. We've partnered with over 150+ carriers to ensure competitively-priced coverage and rates. We navigate through all the options to find our clients savings. As independent insurance advisers, we work for our customers and deliver an unprecedented insurance experience. We research more coverage and price options than any other company in the market and are able to discover the best protection and value for your needs. Visit us at [Navsav.com](https://navsav.com) for more information.

Our Locations



navsav

Corporate Office

Delaware Street
Suite B
Beaumont, TX

CONTACT US
info@navsav.

Our Story

Our story begins when a group of insurance agents became motivated by an industry shift; tides had turned and insurance companies had taken away the freedom of choice for agents and their customers.

Feeling restricted yet faithful to client satisfaction, we committed to revolutionizing the insurance industry. As independent insurance advisers, the motto, “we work hard for our customers, not for a company,” is our pledge of leadership and devotion. To provide our agents

and their clients with options to fit their personalized needs, we’ve partnered with over 300 carriers to ensure competitively-priced coverage and rates. We navigate through all the options to find our clients the savings.

Our Mission

Propel our clients to achieve future goals and dreams with products and services designed to empower and protect their assets from life’s uncertainties.

Accountability

Responsible and responsive with strong people and process

Innovation

Leverage technology for policyholder and agency member success

Trust

Highest standards of ethics

Commitment

Invested interest in success of all stakeholders

Our Service Team for You

House Account	
Phone	Have Employee Detail Updated
Cell Phone	Have Employee Detail Updated
Email	

Cynthia Johnstone	Account Manager
Phone	(315) 338-0945
Email	cynthiajohnstone@navsav.com

Named Insureds

Insured	Interest
RB Auto Group Inc	First Named Insured

Locations

Location and Address
Location #1, 27 Eby St, Manheim, PA 17545
Building #1,
Location #2, 41 High St, Valley Stream, NY 11581
Building #1,

Garage & Dealers

Company	Policy Number	Policy Term
AXIS Insurance Company	AXS004287-07	11/10/2025 to 11/10/2026

Locations

Location Address

Coverages

Description	Limit	Applies To
Liability		
Dealers Only	\$300,000	
Each Accident / Auto Only	\$300,000	
Each Accident / Other Than Auto Only	\$300,000	
Aggregate / Other Than Auto Only		
Medical Payments – Each Person	\$5,000	
Uninsured Motorists – Bodily Injury – Each Person	\$50,000	
	\$50,000	

Physical Damage	Limit per Location	Deductible per Auto	Maximum Deductible per Loss	Applies To
Location #2, 41 High St, Valley Stream, NY 11581				
Comprehensive	\$50,000	\$1,000	\$5,000	
Location #1, 27 Eby St, Manheim, PA 17545				
Comprehensive	\$50,000	\$1,000	\$5,000	Autos on Consignment and Dealer Autos

Physical Damage Reporting Period

Description	Limit
Reporting Period	Non Reporting
Number of Dealer / Repairer Plates	12
Temporary Location Limit	\$50,000
Transit Limit	\$50,000

Vehicles

Veh	Year, Make & Model	VIN	BI	Med Pay	PIP	UM	Comprehensive	Collision
1	2024 Dealer Plate	PR12782						
2	2024 Dealer Plate	PR12780						
3	2024 Dealer Plate	PR12785						
4	2024 Dealer Plate	PR12787						

Veh	Year, Make & Model	VIN	BI	Med Pay	PIP	UM	Comprehensive	Collision
5	2024 Dealer Plate	PR12776						
6	2024 Dealer Plate	PR12779						
7	2024 Dealer Plate	PR12781						
8	2024 Dealer Plate	PR12783						
9	2024 Dealer Plate	PR12786						
10	2024 Dealer Plate	PR12777						
11	2024 Dealer Plate	PR12778						
12	2024 Dealer Plate	PR12784						
13	2024 All Owned and Nonowned Autos							

Drivers

Name	Broadened PIP	Drive Other Car	ST	License Number	Date of Birth
LAURA WYCKOFF - NOT APPROVED TO DRIVE			N Y	On File	On File
MATTHEW WYCKOFF			N Y	On File	On File
REYNA WYCKOFF - NOT APPROVED TO DRIVE			N Y	On File	On File
ROBERT BLASSO			N Y	On File	On File

Commercial Products and Services

Business Insurance

Construction

- >> Electricians
- >> Plumbers
- >> Home Builders including Builders Risk
- >> Land Contractors
(Grading, Lawn Care, Excavation)

Auto Dealers and Service Repair

- >> New Franchise Auto Dealers
- >> Used Non Franchised Dealers
- >> Body Shops
- >> General Service and Repair
(Transmission, Tires, Salvage)

Workers' Compensation

- >> High Deductible
- >> Retro Plans
- >> Captive Plans
- >> Fixed Costs

Bonding

- >> Contractor Bonds
- >> Performance and Payment Bonds
- >> Auditing of Financials for Binding Lines
- >> Estate Bonds

Auto Insurance

- >> Standard & SR
- >> High Risk
- >> Preferred
- >> Motorcycles

When it comes to safeguarding your business, NavSav Insurance has you covered with a wide range of commercial services.

From Auto Insurance that protects your fleet to Business Insurance tailored to your specific needs, we ensure your assets are secure. With our Workers' Compensation plans, we prioritize the well-being of your employees, and our Bonding services offer the necessary financial protection for your projects. Trust NavSav Insurance as your reliable partner in navigating the complexities of commercial insurance. Let us take care of your coverage, so you can focus on growing your business. Contact us today and experience the peace of mind that comes with comprehensive protection!"



Industries and Specialties

Industries

- >> RV Dealers
- >> Towing
- >> Auto Repair
- >> Warehouse/Manufacturer
- >> Restaurant
- >> Fitness/Gyms/Recreational/Clubs
- >> Construction
- >> Transportation
- >> Real Estate/Property/Multi-Family Housing
- >> Professional; Banking, Accounting, etc.
- >> Retail
- >> Medical Facilities

Specialties

- >> Auto Dealers
- >> Construction
- >> Property
- >> Transportation

Additional Products and Services

Home Insurance

- >> High Value Homes
- >> Valuable Articles
- >> Toys
- >> Boats
- >> Renters
- >> Condos

Life Insurance

- >> Term
- >> Universal
- >> Whole Life
- >> Long Term Care

Health Insurance

- >> Group
- >> Individual
- >> Dental
- >> Vision
- >> Ancillary, Cancer, Accident Plans

Comprehensive Coverage for Every Industry and Specialty! NavSav Insurance takes pride in offering a wide array of insurance solutions to safeguard businesses across various industries and specialties. From Auto Dealers to Construction, Property to Transportation, RV Dealers to Towing, we've got you covered.

Recommendations

Commercial Exposure Checklist		
Exposure Type	Accepted Coverage	Rejected Coverage
Property <ul style="list-style-type: none"> • Building • Equipment • Business Interruption • Wind 		
Liability <ul style="list-style-type: none"> • General - Damages to third parties on your property • Product - Damages caused from use • Professional - (E&O) Due to negligence • Cyber - Protection against data breaches, cyber-attacks & loss of client sensitive detail. 		
Product Liability <ul style="list-style-type: none"> • Product 		
Workers' Compensation <ul style="list-style-type: none"> • Employee Injury • Employee illness sustained on the job 		
Commercial Auto <ul style="list-style-type: none"> • Accidents • Theft • Liability 		
Directors & Officers (D&O) <ul style="list-style-type: none"> • D&O Mismanagement • Wrongful acts • Breaches of duty 		
Employee Practice Liability <ul style="list-style-type: none"> • Wrongful Termination • Discrimination • Harassment 		

Terms

Occurrence Coverage

The policy in force at on the date of the event causing the loss provides the coverage. The amount of time passing between the loss event and the claim being brought does not matter.

Claims Made

The date you first become aware and notify the insurance company of a claim determines the policy which provides coverage. Regardless of the date of the event causing the claim to be brought, the policy in effect on the date the claim is brought provides coverage.

General Aggregate

The general aggregate is the maximum amount for all loss payments that will be paid by your insurance policy during a specific time period. You may have other aggregate limits within your policy. You may have an aggregate by type of coverage. You may have an aggregate per accident, per person, or per occurrence.

Products/Completed Operations

Products and completed operations insurance provides coverage for damages arising after a customer or user has a product or is using your completed work. Products coverage is generally for actual things – for example a car or a swing set. Completed operations coverage is for work done – for example a car repair or installing plumbing. As you can see, often a task such as a plumbing repair will involve both a physical product – a new faucet – and a completed operation – actually installing the faucet correctly.

Personal Injury

Personal Injury Liability provides coverage against false arrest, detention or imprisonment, or malicious prosecution; libel, slander, defamation, or violation of right of privacy; and wrongful entry, eviction, or other invasion of right of private occupancy.

Advertising Injury

Advertising Injury Liability provides coverage against injury resulting from an offense committed in the course of your advertising activities, if such injury rises out of libel, slander, defamation, violation of right of privacy, piracy, unfair competition or infringement of copyright, title, or slogan.

Each Occurrence

Each occurrence is considered to be an accident, which could include continuous or repeated exposure to the same harmful conditions. An occurrence can also be a sudden event, or a result of a long-term series of events.

Bodily Injury

Physical damage to one's person. The purpose of liability (casualty) insurance is to cover bodily injury to a third party resulting from the negligent or intentional acts and omissions of an insured.

Bodily Injury Liability

Pays damages for which you are legally liable arising from injuries, death, or property damage of others. Included are expenses of lawsuits, court costs, and other costs. Bodily injury coverage pays for damages caused to a third party.

Property Damage

Coverage in the event that the negligent acts or omissions of an insured result in damage or destruction to another's property. Coverage can be purchased with bodily injury liability under various insurance policies. Pays damages for which you are legally liable arising from injuries, death, or property damage of others. Included are expenses of lawsuits, court costs, and other costs. If you or another covered driver is found to be at fault in an accident, the following is covered under property damage coverage: Damage to another person's property (e.g., fence, car, or home) Legal costs associated with a damage incident.

Deductibles

Many insurance coverages are written with a deductible. A deductible is the amount of loss the insured pays in a claim before the insurance company makes any payment. The purpose of a deductible is to discourage small claims that the insured can manage as a normal cost of doing business. The larger the deductible an insured accepts, the lower the premium charge.

Fire Damage Limit - Damage to Rented Premises

Damage to Premises Rented to You – formerly known as Fire Legal Liability Coverage – covers your liability to others if you occupy leased or rented property for which you could be held legally liable for damage to the property due to fire or explosion.

Medical Expense Limit

Coverage for medical expenses of persons who sustain bodily injury at a commercial insured's premises or operations without regard to negligence. Medical expenses include first aid, surgery, x-rays, dental services, prosthetic devices, transportation by ambulance, and funeral services. This coverage is included in the commercial general liability policy as coverage part C.

Employment Practices Liability

EPLI covers businesses against claims by workers that their legal rights as employees of the company have been violated. (Sexual Harassment, Discrimination, Wrongful termination, Breach of employment contract, Negligent evaluation, Failure to employ or promote, Wrongful Discipline, Deprivation of career opportunity, Wrongful infliction of emotional distress, Mismanagement of Employee Benefit Plans).

Employee Benefits Liability

Employee Benefits Liability provides coverage for damages caused by handling of employee benefits programs. As an employer, your business can be held liable for errors that may result in a loss to an employee.

Premises/Operations

Coverage is provided for damages arising out of ownership or occupancy of the insured premises when not maintained in a reasonable manner. This also covers damages arising out of operations performed by the insured business.

Terms Defined

Types of vehicles which may be covered include...

Any Auto

This includes coverage for owned, non-owned, and hired autos. Provides automatic coverage for autos the insured newly acquires. Not to be used for No-Fault, Medical Payments, Uninsured or Underinsured Motorists, or Physical Damage coverage.

All Owned Autos

Applies only to autos owned by the insured, and for liability coverage on any non-owned trailers while attached to power units the insured owns. This provides automatic coverage for autos the insured newly acquires. Used for Liability, Medical Payments, Uninsured and Underinsured Motorists, or Physical Damage coverage, except Towing and Labor.

Owned Private Passenger Autos

Provides automatic coverage for private passenger autos the insured newly acquires. Used for Liability, Medical Payments, Uninsured and Underinsured Motorists, Physical Damage, or Towing.

Owned Autos Other Than Private Passenger

Provides automatic coverage for autos other than private passenger the insured newly acquires. Used for Liability, Medical Payments, Uninsured and Underinsured Motorists, and Physical Damage except Towing.

All Owned Autos Which Require No-Fault Coverage

Provides automatic coverage for autos the insured newly acquire where no-fault is required by law. Used only for P.I.P. and Additional P.I.P.

Owned Autos Subject to Compulsory U.M. Law

Provides automatic coverage for autos the insured newly acquires where rejection of U.M. is not permitted by law.

Autos Specified on Schedule

Applies only to those autos described on the schedule for which a premium charge is shown, and for liability coverage on any non-owned trailers while attached to power units the insured owns. Provides no automatic coverage for autos the newly insured acquires. The company must be notified of newly acquired autos within 30 days. Used for all coverage.

Hired Autos

Applies only to those autos leased, hired, rented, or borrowed by the insured. This does not include any auto leased, hired, rented, or borrowed from any of the insured's employees or members of their households. Can be used for all coverage except no-fault, towing, and labor. For medical payments, this symbol applies only to funeral directors.

Non-Owned Autos

Applies only to those autos not owned, leased, or hired by the insured which are used in connection with the insured's business. Used only for liability coverage.

Other Coverages Which Can Be Included

Bodily Injury

Bodily injury liability coverage pays for damages you, or your business, are legally liable for resulting from injuries or death to others related to the ownership or operation of covered vehicles. Medical expenses, loss wages, and court costs are among the types of expenses covered through bodily injury coverage.

Collision

Pays for damage to or the loss of automobiles from upset or collision with another object. A deductible applies. A collision is when the insured runs the vehicle into something.

Combined Single Limits vs. Split Limits

Liability insurance limits for Bodily Injury and Property Damage coverage may be purchased either under a single limit for both, or a separate (split) limit for each.

Example:

- Combined single limit may be \$500,000.00 for both Bodily Injury and Property Damage.
- You are liable for an accident causing \$300,000 in medical bills and \$200,000 of property damage. Since the combined damages are equal or less than the combined single limit of \$500,000, your insurance pays all the bills.
- Split Limits may be \$250,000 per person and \$500,000 per occurrence for Bodily Injury and \$100,000 per accident for Property Damage.
- You cause the same accident. If the \$300,000 in medical bills are for a single person, your insurance will only pay \$250,000. Since you have only \$100,000 in Property Damage, \$100,000 is the amount your insurance company will pay.

Comprehensive

Pays for damage to or the loss of automobiles from perils other than collision. Causes of loss include fire, theft, vandalism, glass breakage, etc. A deductible applies.

Deductible

A deductible is the amount of loss the insured pays in a claim before the insurance company makes any payment. The purpose of a deductible is to discourage small claims that the insured can manage as a normal cost of doing business. The larger the deductible an insured accepts, the lower the premium charge.

Hired Automobile

Covers liability for the use of hired automobiles in your business.

Hired Physical Damage

Hired Physical Damage covers comprehensive and collision claims when you rent a car for business use. This coverage does not apply to non-owned vehicles.

Medical Payments

Provides payment up to the covered amount for injury regardless of fault.

Non-Owned Automobile

Covers liability for the use of non-owned automobiles in your business. An example would be an employee using his/her own car on an errand for you.

Personal Injury Protection

PIP provides coverage for passengers under various No-Fault laws.

Property Damage

Property damage liability coverage pays for damages you, or your business, are legally liable for resulting from damage to the property of others related to the ownership or operation of covered vehicles. Damage to the other party's property and legal costs associated with the event are among the types of expenses covered through property damage coverage.

Specified Causes of Loss

Specified causes of loss coverage pays for physical damage to the business' vehicle resulting from...

- Fire
- Lightning
- Explosion
- Theft
- Windstorm
- Hail
- Earthquake

- Flood
- Mischief
- Vandalism
- Sinking
- Burning
- Collision
- Derailment of any conveyance transporting the business' vehicle

Towing and Labor

Towing and Labor pays up to the stated coverage dollar amount when a covered vehicle needs a tow due to mechanical breakdown on the road.

Trailer Interchange

Trailer interchange coverage pays for amounts you are legal liable for as a result of loss to a trailer you do not own - or its equipment – for...

- Fire
- Theft
- Lightning
- Explosion
- The sinking, burning collision or derailment of any conveyance transporting the trailer.

Uninsured Motorists

Protects you when you are hit by someone who is at fault but has no insurance.

Underinsured Motorists

Protects you when you are hit by someone who is at fault and has insurance, but the limits are not adequate to pay all claims.

If Your Business Provides Employees Cars

Broad Form Drive Other Car - Coverage applies to employees or executives of a company or any other person who is supplied a company vehicle, but who does not own a personal vehicle, thereby not having personal automobile coverage.

Disclaimers / Disclosures

Disclaimer

This presentation is designed to give you an overview of the insurance coverage(s) you requested for your company. The coverage descriptions in this proposal are abbreviated and are meant only as a general understanding of your insurance needs. They should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for details on all terms, conditions, limitations, and exclusions. If there is any conflict between the coverage statements within this proposal and the actual policy(ies), the policy provisions will prevail. Please note that this proposal is subject to change and that any changes to the proposal must be approved by the underwriting carrier.

The policy / policies contain conditions, limitations, and exclusions which may affect or limit coverage to be provided and should be reviewed by the insured to verify that coverage has been written as requested. All the information contained in this proposal is subject to all terms and conditions, and limitations contained in the policies. Values are based on information provided by the client.

Where exclusions may be listed, please remember that those provided may not be an exhaustive list. Other exclusions may apply as listed in the actual policy. Please refer to the actual policy for specific terms, conditions, limitations, and exclusions. That will govern in the event of a loss. Specimen copies of all policies may be available for review prior to the binding of coverage.

We are pleased to assist you with your own final determination of the values you decide to insure. Remember that your exposure to a liability loss may exceed your limits and even those quoted here. Higher limits may be available.

Please let us know if you would like additional information or a quote.

Proposal Acceptance



As Presented (All Lines)



With Changes Noted Below

matthew wyckoff
matthew wyckoff (Oct 17, 2025 10:13:17 PDT)

Signature

owner

Title

10/17/25

Date

Get In Touch

NavSav Corporate
6250 Delaware St Suite B
Beaumont, TX 77706
navsav.com

Navigate your savings.



www.navsav.com



BROKER FEE AGREEMENT

The undersigned ("Client") appoints Navsav Holdings, LLC ("Broker") as Client's insurance broker of record. Client agrees to act in good faith with Broker and provide Broker with full disclosure of all information and documentation necessary to allow Broker to procure insurance coverage requested by Client.

Client agrees to pay Broker a Broker Fee of \$ 250.00 for Broker's services related to procuring the insurance policy. Client agrees to and understands that the Broker Fee is fully earned and not refundable irrespective of whether the policy is cancelled, rejected, or rescinded by the Client or insurer. The Broker Fee is charged in addition to the policy premium charged by the insurer. The Broker may receive a commission for the sale of insurance from the insurer in addition to the Broker Fee.

My signature below acknowledges that I have read, understand, and agree to the above.

Client's Signature: *matthew wyckoff*
matthew wyckoff (Oct 17, 2025 10:13:17 PM)

Client's Name: matthew wyckoff

Date: 10/17/25



DMI INSURANCE SERVICES, INC.
Automotive Program Specialists
www.dmi-insurance.com
License No.: 0702248

October 6, 2025

NavSav Holdings, LLC
Cynthia Johnstone

RE: RB Auto Group, Inc.
DBA RB Auto Group
Dealer Super Protector+ Renewal Quote #124106

Dear Cynthia:

Please find attached the renewal quote for RB Auto Group, Inc., which is valid until 11/10/2025. Here is a summary of the proposal:

Insured:	RB Auto Group, Inc.		
Carrier:	AXIS Insurance Company		
Renewal Policy Period:	From 11/10/2025 to 11/10/2026		
Premiums and Fees:	Premium:		\$9,127.00
	NYMVL Enforcement Fee:		\$0.00
	Service Fee:		\$250.00
	Total:		\$9,377.00

IMPORTANT! PLEASE READ THOROUGHLY

The attached renewal proposal is only a summary of the insurance protection being offered. Coverages listed in this proposal are offered only if shown as included or a limit is displayed. A quote document does not include all of the provisions of an insurance policy that would be issued. This signed document and renewal proposal shall be made part of the application used in applying for this insurance and only the coverages and deductibles shown therein with a limit displayed or shown as included are being offered for purchase. The accepted renewal proposal replaces any indication, request, or omission of coverage contained within any application used in applying for insurance.

If property coverage has been offered: Your policy will contain a coinsurance clause applicable to Buildings and Business Personal Property. All property must be insured to at least 90% of the replacement cost value. An Independent Loss Control Company may evaluate the Building and Business Personal Property limits and if found to be underinsured the Insurance Carrier may endorse your policy to revise the property limits and issue an additional premium notice. An operable central reporting alarm is required for theft coverage. An alarm warranty will be issued with your policy.

Policyholder attests: I/We understand that a renewal of insurance and the premium quoted is based on all Motor Vehicle Records being acceptable to the company. Unacceptable Motor Vehicle Records will result in driver exclusion(s), premium increase, and/or cancellation of an issued policy. I/We further declare that I/We will notify the insurance company of all employee and driver additions or deletions as they occur. Failure to report employees or independent contractors whether or not they drive can result in a coverage dispute and/or cancellation of the policy applied for.

APPLICANT'S CONSENT / ADVISORY / WARRANTIES

APPLICANT'S INITIALS

ANIMAL EXCLUSION I hereby consent to and accept an Animal Endorsement which will change the policy applied for.	X <u>MW/</u> mw
POLICY or SERVICE FEE (If Applicable. See quotation.) I hereby consent to and accept a fully earned policy or service fee of up to \$250 for the purpose of having the insurance company arrange loss control consultation for my business. This consent is applicable to new policies and all renewals and is in effect until revoked in writing.	X <u>MW/</u> mw
I understand that the insurance applied for within this application: DOES NOT INCLUDE WORKERS COMPENSATION THAT IS REQUIRED BY LAW.	X <u>MW/</u> mw

matthew wyckoff
matthew wyckoff (Oct 17, 2025 10:13:17 PDT)

INSURED'S SIGNATURE OF ACCEPTANCE

BROKER'S SIGNATURE OF ACKNOWLEDGEMENT & COMPLETION

10/17/25

DATE

10/22/25

DATE

Dealer Super Protector+ Renewal Quote

Page 1 of 3

Presented by: **AXIS Insurance Company**

Producer: NavSav Holdings, LLC

Attention: **Cynthia Johnstone**

Prepared Especially For:

Proposal No 124106

Policy Number

Fax No.

Today's Date: 10/06/2025

Policy Expiration: 11/10/2025

RB Auto Group

Base Premium: \$ 9,127.00

See cover letter for any applicable fees.

Locations Insured

1 27 Eby St, Manheim, PA, 17545

2 41 High St, Valley Stream, NY, 11581

Limits:

Non-Franchised Auto Dealer Coverages (ADCF):

\$ 300,000	Covered Autos Liability Bodily Injury & Property Damage - Each Accident(\$500 Deductible)
\$ 300,000	General Liability Bodily Injury & Property Damage - Each Accident(\$500 Deductible)
\$ Excluded	Damage to Premises Rented to You - Any One Premises
\$ 300,000	Personal And Advertising Injury Liability - Any One Person Or Organization
\$ 300,000	General Liability Aggregate
\$ 300,000	Products And Work You Performed Aggregate
\$ Excluded	Locations And Operations Medical Payments - Any One Person
\$ 50,000	Uninsured Motorists Bodily Injury - Coverage is NonStacked
\$ 50,000	Underinsured Motorists Bodily Injury
\$ 50,000	Personal Injury Protection (PIP Deduct: \$Zero)
\$ 5,000	Personal Injury Protection
\$ Included	Broadened PIP for Named Individual(s)

No. of Dealer Plates or Tags 12

No. of Vehicles Registered: Other

Dealers Physical Damage Coverage \$60,000 maximum per auto or the limit of insurance, whichever is less.

100% co-insurance clause applies. Dealers Physical Damage coverage limit must be equal to 100% of the value of all inventory vehicles and other owned vehicles at the time of a loss.

Loc. No. 1

Limit: \$50,000

Includes: \$50,000 In-Transit And Temp. Locations

Perils: Comprehensive Excluding Flood

Deductibles: \$1,000 Per Vehicle/\$5,000 Per Occurrence Per Location

\$1,000 Collision

Drive Other Car

Named Drivers:

Garagekeepers Coverage

Loc. No.

Limit:

Deductible: \$

Coverage Option:

Collision

Limit:

Deductible:

Commercial General Liability NOT QUOTED

\$ Each Occurrence Limit
\$ General Aggregate Limit
\$ Personal & Advertising Limit
\$ Fire Damage (any one fire)
\$ Medical Expenses
\$ Deductible

Property Coverages NOT QUOTED

Loc. No.

Reported Owners/Employees/Drivers/Independent Contractors:

Name	Date of Birth	License #	State	Furnished Car?	F/T / P/T	Status
Laura Wyckoff	08/30/1969	Not Approved to Drive	NY	NO		Not Approved
Matthew Wyckoff	11/20/1966	755474589	NY	YES	FullTime	Approved
Reyna Wyckoff	07/26/1999	Not Approved to Drive	NY	NO		Not Approved
Robert Blasso	09/09/1962	588182365	NY	NO	Part-Time	Approved

Driver Exclusions are continued and apply to all renewals of this policy.

PLEASE REMEMBER TO ADVISE YOUR BROKER OF ANY EMPLOYEES HIRED OR TERMINATED

Renewal Subject To The Following:

This is your renewal proposal. The total annual premium including fees (if applicable) is noted on page 1. This renewal proposal is based on the same coverages, exposures, drivers/employees motor vehicle records and autos as the expiring policy or per your renewal instructions. Exception: Conditional renewals may have changes already made in the proposal. If so, a formal Conditional Renewal Notice has already been mailed. Any change in exposure can void this quote or change the premium quoted.

Please verify the following for accuracy. If any changes are to be made, please contact our office for a revision and we will prepare and forward a revised renewal proposal to your office.

1. Coverages limits and deductibles.
2. All owners, their spouses and all employees **whether they drive or not** and their Motor Vehicle Record information must be disclosed to the carrier.

I/We further declare that I/We will notify the company of all employee and driver additions or deletions as they occur. Failure to report employees **whether or not they drive** and all employee and driver changes as they occur can result in a coverage dispute and/or cancellation of the policy applied for.

matthew wyckoff
matthew wyckoff (Oct 17, 2025 10:13:17 PDT)

10/17/25

APPLICANT'S SIGNATURE OF ACCEPTANCE

DATE

[Signature]

10/22/25

BROKER'S SIGNATURE OF ACKNOWLEDGEMENT & COMPLETION

DATE

Expiring Premium: \$9,120

Risk is rated with 1 owner & 1 NF employee.

Quote is based on acceptable MVRs and no losses in the past 3 years.

Business, flood, & used tires exclusions will carry forward.

Items required at time of binding:

1. Renewal Proposal
2. PAPs for Laura & Ryna Wyckoff (Not rated for)

If accepted, a renewal will contain 'Per and Polyfluoroalkyl Substances (PFAS) exclusion'. Please see important attached policyholder notice advising of the same. Please make sure this time sensitive notice is communicated to the insured.

If accepted, a renewal will contain 'Abuse or Molestation Exclusion for Covered Autos Liability, Abuse or Molestation Exclusion for General Liability And Acts, Errors Or Omissions Liability Coverages". Please see important attached policyholder notice advising of the same. Please make sure this time sensitive notice is communicated to the insured.

Thank you for your business!

Dillon Battaglia
Underwriter



ADVISORY NOTICE TO POLICYHOLDERS

**EXCLUSION – PERFLUOROALKYL AND
POLYFLUOROALKYL SUBSTANCES (PFAS)**

This Notice does not form part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Carefully read your policy, including the endorsements attached to your policy.

This Notice provides information concerning the following new endorsement which applies to your renewal policy being issued by us.

PER- AND POLYFLUOROALKYL SUBSTANCES (PFAS) EXCLUSION

When this endorsement is attached to your policy, it generally excludes coverage for bodily injury, property damage and personal and advertising injury related exposures associated with perfluoroalkyl or polyfluoroalkyl substances (PFAS), including any loss, cost or expense arising out of abating, testing for, monitoring, cleaning up, or other related activities, of PFAS by any insured or by any other person or entity.

To the extent that current policy exclusions do not apply to liability arising out of PFAS, this endorsement represents a reduction of coverage.











25-26 Dealer Policy Bind Package

Final Audit Report

2025-10-22

Created:	2025-10-08
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