

INSURANCE PROGRAM

comprehensive property & casualty

The Tire Industry Association (TIA) Insurance Program, administered by Kiely Hines & Associates, offers tailored insurance products at competitive rates.

To participate in the program, you must be a TIA member.

COVERAGES OFFERED:

AUTOMOBILE

COMMERCIAL GENERAL LIABILITY

EMPLOYMENT PRACTICES LIABILITY

LIABILITY COVERAGE

PROPERTY

TIRE RETREADERS' STAND ALONE PRODUCTS LIABILITY

UMBRELLA/EXCESS LIABILITY

WORKERS' COMPENSATION

TIA INSURANCE PROGRAM ADMINISTRATOR:



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COMPREHENSIVE PROPERTY & CASUALTY INSURANCE PROGRAM

AUTOMOBILE

| | |
|---|-------------|
| Liability (Combined Single Liability Limit) | \$1,000,000 |
| State – mandated coverages | |
| Physical Damage | |
| Garage Keepers Liability – Primary Coverage | |
| Cargo Coverage – Owner’s Form | |
| Hired & Non-Owned Liability | |

COMMERCIAL GENERAL LIABILITY

| | |
|---|---------------------------------|
| Coverage for Premises/Operations and Products/Completed Operations | |
| ISO Occurrence Form Used (with NO surcharge to convert from Claims Made Coverage) | |
| Defense Costs are OUTSIDE Policy Limits | |
| Additional Insured Endorsements – Vendor/Grantor of Franchise extensions, with NO additional premium charge | |
| Primary Limits of: | \$500,000/1,000,000/1,000,000 |
| With: | \$1,000,000/2,000,000/2,000,000 |
| Excess Limits up to: | \$25,000,000 |

EMPLOYMENT PRACTICES LIABILITY

| | |
|------------------------------------|--|
| Claims Made Form | |
| Subject to Individual Underwriting | |

LIABILITY COVERAGE

| | |
|---|-------------------|
| ISO Commercial Liability Form | |
| Includes Premises/Operations and Products/Completed Operations | |
| Medical Payments (per person included) | \$1,000 |
| Fire Damage Legal Liability (per fire included) | \$100,000 |
| Operation of Customers’ Autos on premises included | |
| Employee Benefits Liability, with limits included | \$100,000/300,000 |
| Pollution from Hostile Fire included | |
| Hired & Non-Owned Auto – Available without Auto Policy | |

PROPERTY

| | |
|---|-------------------------|
| Real & Personal Property: | |
| Special Form, with Replacement Cost Blanket, Scheduled & Reporting Available | |
| Business Income/Extra Expense: | |
| Special Form Blanket or Scheduled | |
| Standard Property Deductible: | \$2,500 |
| Options: | |
| Earthquake & Flood | |
| Accounts Receivable | \$250,000 |
| Computer Equipment | \$50,000 |
| Extra Expense | \$100,000 |
| Premises Boundary Increased to 1,000 ft | |
| Building Glass | \$5,000 |
| Debris Removal | \$25,000 |
| Arson Reward | \$25,000 |
| Newly Acquired Building | \$1,000,000 |
| Newly Acquired Personal Property | \$25,000 |
| Outdoor Property | \$25,000 |
| Personal Property of Others | \$50,000 |
| Property Off Premises | \$100,000 |
| Transit | \$100,000 |
| Back-Up Sewers or Drains | |
| Utility Service Interruption | \$25,000 Loss of Income |

TIRE RETREADERS’ STAND ALONE PRODUCTS LIABILITY

| | |
|--|--------------|
| Provides Products Liability Coverage ONLY | |
| Occurrence Form – with NO surcharge to convert from Claims Made Form | |
| Defense Costs are OUTSIDE Policy Limits | |
| Excess Limits to: | \$25,000,000 |
| Additional Insured Endorsements – Vendor/Grantor of Franchise Extensions, with NO additional premium charge | |
| Section Repair Coverage available | |
| Minimum Deductible: | \$1,000 |

UMBRELLA/EXCESS LIABILITY

| | |
|---|--------------|
| Limits up to: | \$25,000,000 |
| Policy Form can be either Umbrella or Excess, following form | |
| Self Insured Retention: | \$10,000 |

WORKERS’ COMPENSATION

| | |
|-----------------------------------|-------------------|
| Statutory Limits | |
| Employers Liability Limits: | \$500/500/500,000 |