



# Insurance for Boat Dealers

*Count on EMC<sup>®</sup> to protect your business.*



An **EMC Choice<sup>®</sup>** Product

# You Make It. Let Us Protect It.

EMC Insurance Companies has the knowledge and expertise to provide you with the right insurance coverage options for your boat dealership. We offer a full range of commercial insurance products so you can focus on your business — not your insurance. And with our extensive loss control resources and expert claims knowledge, you'll get the dedicated service you expect from your insurance company.



## Comprehensive Coverages Tailored to Your Needs

You can get the important coverage you need from EMC Insurance Companies, including:

**Essential Property Coverage** for buildings, your business's personal property and the personal property of others

**Comprehensive Business Auto Coverage** protects the commercial vehicles driven by your employees

**Commercial General Liability Coverage** to protect your business from liability exposures, including premises and operations, independent contractors, product liability and completed operations

**Umbrella Coverage** provides your business with additional security in the event of a catastrophic liability claim

**Workers' Compensation Insurance** covers medical expenses and compensation for lost wages of workers who are injured on the job (available in select states)

## Key Coverages for Your Business

### Property and Inland Marine

- Cost of taking inventory
- Debris removal
- Employee dishonesty
- Employees' tools
- False pretense (optional)
- Money and securities
- Newly acquired property
- Ordinance or law
- Peak season (optional)
- Pollutant cleanup
- Property in transit or being demonstrated
- Property on exhibit
- Theft damage to buildings if policyholder is legally responsible for the damage (tenant)
- Water backup and sump overflow

### Liability

- Blanket additional insured
- Broadened products

## Why EMC?

Our customers *Count on EMC*<sup>®</sup> for their insurance needs, and you can too. We are:

- Strategically located across the country, offering property and casualty insurance in more than 40 states through 16 branch offices
- One of the top 60 property and casualty organizations in the country, based on net written premium
- Rated A (Excellent) by AM Best, an insurance credit rating organization\*
- Financially stable with more than 100 years of commercial insurance experience

**Learn more about EMC Insurance Companies on the back page and at [emcins.com](http://emcins.com).**

- Broadened work performed
- Care, custody and control
- Errors and omissions (optional):
  - ▶ Boat dealers insurance agents
  - ▶ Title
- Fellow employee
- Supplementary payments
- Truth in lending and leasing
- Watercraft coverage

### Commercial Auto

- Blanket additional insured
- Hired auto physical damage
- Personal property of others
- Rental reimbursement
- Towing: Increased limits
- Waiver of deductible for glass repair or replacement

*Read about more coverages on the next page.*

\*For the latest rating, visit [ambest.com](http://ambest.com).

Disclaimer: This brochure provides a summary of coverages available. Coverage is subject to policy terms and conditions, limitations and exclusions, and may vary from state to state. Read your policy for specific terms and conditions, or contact your local agent for details.

# We Offer You More Coverage Options

## CyberSolutions

CyberSolutions provides the robust protection you need to respond to and recover from a data breach or cyber attack. The policy provides coverage for the costs associated with computer software restoration, data recovery, third-party liability protection, response efforts, defense and liability, and identity recovery for key individuals within your organization.

### What CyberSolutions Coverage Can Do

CyberSolutions would have provided the support and protection these companies needed to respond to the following situations:

**A burglar stole a laptop** from a sales office with data on clients, including credit card numbers. Clients had to place a fraud alert with credit bureaus and monitor their credit reports.

**A virus infected the sales and inventory system** of a dealership and stopped it from functioning properly, resulting in loss of income.

**A PC was hacked** by a disgruntled former employee of the dealership, causing software programs to crash and data to disappear. The company had to hire an outside IT firm to recover data and a public relations firm to explain the incident to customers.

## Employment Practices Liability

Employment practices liability coverage, available by endorsement from EMC, pays for the liability damages and defense costs due to employment discrimination, wrongful termination or harassment claims brought by full-time, part-time, temporary and seasonal employees.

Here are some examples of when you might need employment practices liability coverage:

- Wrongful termination, discharge or dismissal
- Harassment, including sexual harassment
- Discrimination (based on age, gender, race, color, national origin, religion, sexual orientation or preference, disability or pregnancy)
- Retaliation
- Wrongful failure to employ or promote
- Violation of an individual's civil rights relating to a wrongful employment act

### When Employment Practices Liability Coverage Can Help

**A boat dealership owner was sued by a long-time elderly employee for wrongful termination.**

The employer had to move the employee to other positions in order to accommodate the employee's failing dexterity due to arthritis. The employee continued to have performance issues and was let go after several warnings. The suit was dismissed nine months later, but cost the employer \$25,000 in defense costs.

Visit [www.emcins.com/businessins/cybersolutions](http://www.emcins.com/businessins/cybersolutions) for detailed information on CyberSolutions coverage.

Disclaimer: These hypothetical examples are provided for illustrative purposes only. They are not intended as predictions of coverage for a claim. The terms and conditions of your insurance policy, including exclusions, in conjunction with state and federal laws, establish coverage. It is important to check your insurance policy for the specific risks that are covered.





# Get More Out of Your Insurance With EMC

When you insure your business with EMC, you receive the added value of our included loss control services, no matter the size of your company. Plus, you can register for Commercial Policyholder Access to have secure access to your insurance information.

## Improve Safety, Control Losses

EMC has provided loss control services for our policyholders since 1926. Our experienced loss control professionals can give you suggestions and solutions that can lessen your risks, including:

**Ergonomic Evaluations\*** to identify ergonomic issues before losses occur. We also offer online resources to help you spot problems and educate your employees.

**Slip and Fall Prevention** to help you develop a proactive approach to reducing these incidents in your facility. We also offer many online resources to help prevent slips and falls—a leading cause of workplace injuries.

**Hazard Control Assessments** to identify hazards that pose the greatest potential safety risks to your operations. We then recommend viable solutions to control or reduce these risks.

**Injury Management Programs\*** to help reduce the impact of injuries at your facility, including select provider, return to work, prework screening and worksite wellness programs.

**Online Safety Training** to give your employees convenient access to short training segments, complete with quizzes to check for understanding. You can register, assign training and track your employees' training progress through our easy-to-use online training system.

*Visit [www.emcins.com/losscontrol](http://www.emcins.com/losscontrol) to learn more and access our extensive collection of online safety resources.*

## Manage Your Insurance

You manage all aspects of your business—and your insurance should be no different. With Commercial Policyholder Access on [emcins.com](http://emcins.com), you have quick access to your insurance information at any time.

Depending on your access, you can:

- View policy, billing and claims information
- Manage payment preferences and paperless notifications
- Report and monitor claims
- Access loss control resources
- Find your agent's contact information

*Visit [www.emcins.com/businessins](http://www.emcins.com/businessins) and select **Policyholder Access** to learn more about Commercial Policyholder Access, or contact your insurance agent to request access.*



\*These services are available only in territories where EMC provides workers' compensation coverage.

# Reduce the Impact of Claims

EMC offers an array of valuable services to help your business keep claims to a minimum. We know the real measure of an insurance company is how well it responds to your needs at the time of a loss. So our primary goal—regardless of the size or type of your claim—is to handle it quickly, accurately and with as little interruption to your business operations as possible.

## Experienced, Accessible Claims People

When it comes to responding to a claim, EMC will be there with the outstanding local service you deserve. We have trained, experienced claims professionals in each of our branch and service offices, ready to help when a claim arises.

### Easy Claim Reporting

Choose from four easy claim reporting options:

#### Phone

Call our toll-free claim reporting number (888-362-2255), available 24/7.

#### Online

Log in to Commercial Policyholder Access on [emcins.com](http://emcins.com) and select **Report a Claim**.\*

#### Independent Agent

Contact your independent insurance agent.

#### EMC Branch Office

Contact your local EMC branch office.



## Medical Management Services

EMC offers a full range of medical management services\*\* to help your employees receive appropriate, cost-effective medical care after an injury and return to work as quickly as possible. These services are provided at no additional cost and include:

**EMC OnCall Nurse** to prevent unnecessary costs and time away from work by having injured employees speak directly to a registered nurse 24/7

**Medical Bill Review** to ensure billing is reasonable, accurate, appropriate and in compliance with state laws, and to facilitate fair pricing of treatment related to employee injuries

**Pharmacy Benefits Management** to facilitate fair pricing of medications related to employee injuries

**Utilization Review** to monitor and maintain appropriate duration, setting and intensity of medical treatments, such as chiropractic care and physical therapy

**Case Management** to maintain ongoing communication between you, your employees and medical providers

**Rehabilitation Services** to help create a smooth transition for employees to return to work and to increase the potential for an early return to work

\*May not be available to all policyholders.

\*\*These services are available only in territories where EMC provides workers' compensation coverage.



# Independent Agents, Local Expertise

When you work through your independent insurance agent, you can get a superior level of personalized service and expertise. That's why EMC distributes products solely through the independent agency system.

Because EMC operates through a network of 19 branch and service offices throughout the country, we're there for you when you need us. You can *Count on EMC* to provide exemplary local service in underwriting, claims and loss control—top-notch service that can only come from our more than 2,400 knowledgeable, well-trained insurance professionals.

With EMC, you get great insurance coverage, outstanding loss control services and the local attention you deserve.

## Count on EMC®

EMC Insurance Companies is in the top 60 property and casualty organizations in the United States and is one of the largest in Iowa, based on net written premium. EMC is rated A (Excellent) by AM Best, the premier insurance credit rating organization that rates a company's ability to meet its obligations to policyholders.\*

Organized in 1911 to write workers' compensation protection in Iowa, EMC Insurance Companies now offers property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. With more than 100 years of experience, customers know they can *Count on EMC*—and you can too.

## Contact Us

Contact your local independent insurance agent and ask about insurance from EMC.

### EMC Insurance Companies

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[www.emcins.com](http://www.emcins.com)



## EMC Office Locations



- Corporate Office and Des Moines Branch
- Branch Offices
- Service Offices



\*For the latest rating, visit [ambest.com](http://ambest.com).

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