

5Star Towing and Recovery Program

The 5Star Towing and Recovery Program is tailored to meet the insurance coverage needs of the professional towing and recovery industry and their associated garage operations. With over 20 years expertise writing towing and transportation related risks, we are experts in underwriting this class of business.

Eligible Classes

- Professional Towers
- Towers with Body/Repair Shop Exposures
- Towers with Used Car Exposure
- Recovery Specialist & Repossessors

Available Products

- Auto Liability
- Dealer Tags
- Dealers Open Lot – Used Car Dealers only
- Garage Keepers Legal or Direct Primary
- General Liability
- Hired & Non-Owned
- Inland Marine
- Miscellaneous Equipment Floaters/Tools
- On Hook Cargo
- Physical Damage
- Property
- Tools
- Transporter Tags
- UM/UIM, PIP-statutory

Highlights

- No Minimum or Maximum Size
- No Minimum or Maximum Premium
- A XI Rated Carrier
- Timely processing of state & regulatory filings
- We can make an initial review for account acceptability with any application as long as break down by percentage of revenue for entire operation and description of garage operations are included (formal quote requires 5Star Towing Application)
- We will accept any schedule as long as it contains year, make, model, VIN, GWV, stated value, on-hook limit, and deductibles

Program Parameters

- Automobile Liability: \$300,000 to \$1,000,000 CSL
- Dealers Open Lot – \$250,000 max limit
- General Liability: \$1,000,000 CSL/\$2,000,000 Aggregate
- Minimum \$1,000 deductible (Comprehensive, Collision and On Hook Cargo)
- On-Hook Cargo: \$500,000 max limit
- All drivers must have a minimum of 3 years experience and be at least 21 years old (exceptions may be made for family members)

Ineligible Classes

- Truckers (*Available through our Trucking Program*)
- Auto Haulers
- Service Stations
- Convenience Stores

Submission Requirements

- NEW! Quick Quote now available for Towing. This form is for price indication only. (Note: this quote is a non-binding number)
- To receive firm quote:
 - 5Star application/s (Towing or Repossessors)
 - 4 years loss runs
 - Current MVRs on all employees (for best pricing)

Availability

- Nationwide except AK, HI, LA and MA

**Including but not limited to those listed*

5Star Specialty Programs also offers Specialty Underwriting for:

Business Auto: Miscellaneous Classes • **DEALERSure:** Dealerships, Auto Auctions, Wholesalers • **Garage:** Auto Repair, Body Shops • **Healthcare:** Kidney Dialysis, Senior Living
Paratransit: Non-Emergency Ambulance/Ambulette, Special Needs Transport • **PARKsure:** Valet, Self, Assisted, Special Events • **PROtect Professional Liability:** D&O, E&O, EPLI
Public Auto: Bus, Limousine, Taxi • **Towing & Recovery** • **Trucking:** Non-Trucking Liability, Cargo, Occ/Acc • **Waste Operations:** Septic/Port-o-let, Recycling Operations, Transfer Stations, Waste Removal, Work Comp • **Workers Compensation Services:** Guaranteed Cost, Self Insurance, Claims Administration • **Crump Insurance Services also offers Wholesale Brokerage capabilities for:** Property • Casualty • Financial Services • Medical Liability • Equipment Maintenance Insurance • Binding Authorities.

This document is not intended to be a complete representation of the products described, herein. Contact us for complete details. CA License 0F44166

Contact Us

866.754.7658

Email: towing@5starsp.com

www.5starsp.com

