



Universal Shield's underwriting manual details specific terms, conditions, limitations, and exclusions for the following classes of business - UFCIC's class appetite list is subject to change at any time

Coverages & Limits

Liability	\$1,000,000 per occurrence / \$2,000,000 aggregate
Damage to Premises Rented to You	\$500,000
Personal & Advertising Injury	\$1,000,000
Acts, Errors, & Omissions	\$50,000
Drive Other Car	\$ State Minimum Financial Responsibility, Split Limits
Garagekeepers	\$2,000,000 per location / \$250,000 per auto
Dealers Physical Damage	\$2,000,000 per location / \$250,000 per auto
False Pretense	\$25,000
Auto Medical / Premise Medical	\$5,000
PIP	Basic Limits
Uninsured / Underinsured	\$1,000,000

Types of Autos

Golf Cart	Recreational Vehicle	Private Passenger
Motorcycle	Heavy Truck	Trailer

Types of Operations

Dealers:

Auto Auction	Dealer – Broker / Internet	Dealer –Wholesale
Dealer – Retail	Dealer – Consignment	Franchise/Used Car Dealers

Service / Repair:

Automobile Storage	Parking – Public – Open Air	Paint & Body Shop
Impound Yard	Parking – Public – Not Open Air	Repair or Service Shops – Non-Mechanical
Salvage Yards	Valet – On Site	Repair or Service Shops – Mechanical
Car Wash	Valet – Off Site	Repair or Service Shops – Lube/Oil Shop
Detailing Service	Valet – Special Events	Mobile Auto Repair

For more information, please contact:

Lisa Daniel
VP Garage Underwriting
(616) 425-5376
LDaniel@ufcic.com

Don DeMent
VP Distrib & Field UW
(614) 588-6826
DDeMent@ufcic.com

Christopher Timm
Chief Executive Officer
(800) 874-8742 x203
CTimm@ufcic.com