

COVERAGE YOU CAN COUNT ON FOR AUTOMOTIVE PARTS

Encova Insurance is focused on partnering with you to provide the coverage your automotive parts and supplies customers need across the entire supply chain - from manufacturer to wholesale distributor to your local neighborhood auto parts store. We understand the risks and challenges each industry faces and offer specialized coverage to meet the needs of your clients. We are excited to partner with your agency and leverage our expertise to help you protect your clients.

HOW TO GET STARTED

We know that every risk is unique, so we offer multiple ways to submit. For small business accounts, you can quote with confidence in Encova Edge, an efficient and easy-to-navigate environment. For other accounts, our friendly and knowledgeable underwriters are ready to assist.

COMMON CLASS CODES

- 51252 - Automobile parts and manufacturing, not operating parts
- 10070 - Automobile parts and supplies distributors
- 10071 - Automobile parts and supplies stores

CONSIDERATIONS FOR AUTOMOTIVE PARTS

- Is there complex and/or permanently installed machinery and equipment?
- Is business income coverage needed?
- If the client has a fleet of autos, is there a formal fleet safety program in place?



COVERAGE ENHANCEMENTS

MICHOICE MANUFACTURING

- Business income
- Utility services - direct damage
- Manufacturing consequential loss assumption
- Property in transit

MICHOICE WHOLESALE

- Business income - actual loss sustained
- Consequential loss assumption
- Brand and labels
- Seasonal increase - business personal property

MICHOICE PROPERTY

- Business income and extra expense
- Utility services - direct damage
- Signs
- Seasonal increase - business personal property