

Insurance Designed for the Way Car Washes are Built



PEKIN
INSURANCE

Car Wash Enhancement TOOLKIT



What's included in our **Car Wash Enhancement?**



Garage Keepers Actual Loss Sustained

*To protect your business
against damages to your
customers' vehicles while
they're in your care, for the
actual loss sustained, not
restricted by a limit*



Building Coverage

*For your building and
permanent equipment*



Pollution Coverage

*For protection from
environmental exposure*



Cyber

*For handling the digital
landscape*

**Scan the
QR Code**
TO LEARN MORE





WELCOME TO *Pekin Insurance*[®]

BILL PAY OPTIONS

- **Accepted forms of payment:** credit cards (Visa, Mastercard, American Express, and Discover), debit cards, electronic checks, and automatic payments from your bank account.
- **Online:** www.pekininsurance.com/payment or scan QR Code



CLAIM REPORTING OPTIONS

- **Business Insurance claims:** Call us at 888-735-4611
- **Workers Compensation claims:** 833-746-8308

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COMMERCIAL GENERAL LIABILITY *Policy*

A Comparison of Coverages Available Utilizing Our Enhancement Endorsement

	Commercial General Liability Coverage Without Commercial General Liability Enhancement Endorsement	Commercial General Liability Form or Endorsement Limit	Coverages Included in Commercial General Liability Enhancement Endorsement (CG5037)	Commercial General Liability Enhancement Endorsement Limit (CG5037)
General Aggregate Limit Per Construction Project	Available Only by Endorsement(s) to General Liability Coverage Form	Policy Limit	Automatically Included When Required in a Written Contract	Policy Limit
Voluntary Property Damage Coverage	No Coverage	No Coverage	Included on Commercial General Liability Enhancement Endorsement	\$5,000 Per Occurrence/ \$10,000 Per Policy Period
Care, Custody & Control Property Damage Liability Coverage	Available Only by Endorsement to General Liability Coverage Form	\$5,000	Included in Commercial General Liability Enhancement Endorsement	\$10,000 Per Occurrence/ \$30,000 Per Policy Period
Covered Perils for Damage to Premises Rented to Insured (7+ days)	Coverage for Fire Only	\$100,000	Extends Coverage for Damage to Premises Rented to the Named Insured to Include Fire, Explosion, Smoke Resulting From Fire or Explosion, or Leakage From an Automatic Fire Protection System.	\$300,000
Limit for Damage to Premises Rented to Insured	See Above	\$100,000	See Above	Increased to \$300,000
Liability Coverage for Damage to Electronic Data	No Coverage	No Coverage	Includes General Liability Coverage for Property Damage & Loss of Use to Electronic Data	\$25,000
Medical Payments	See General Liability Coverage Form	\$5,000	See General Liability Enhancement Endorsement	Increased to \$10,000
Supplementary Payments for Cost of Bail Bonds	See General Liability Coverage Form	\$250	See General Liability Enhancement Endorsement	Increased to \$2,500
Supplementary Payments for Loss of Earnings for Time Off Work to Assist Us in Investigation or Defense of a Claim	See General Liability Coverage Form	\$250 a Day	See General Liability Enhancement Endorsement	Increased to \$500 a Day
Nonowned Watercraft	Provides Coverage for Nonowned Watercraft Less Than 26 Feet Long	Policy Limits	Extends Nonowned Watercraft Coverage for Watercrafts Less Than 51 Feet Long	Policy Limits
Employees as Insureds - Specified Health Care Services	No Coverage	No Coverage	Automatically Included in General Liability Enhancement Endorsement	Policy Limits
Additional Insured - Lessor of Leased Equipment	Available Only by Endorsement(s) to General Liability Coverage Form	Policy Limits	Automatic Additional Insured Status for Qualifying Entity When Required in a Written Contract	Policy Limits
Additional Insured - State or Political Subdivision - Permits in Connection With the Named Insured's Premises	Available Only by Endorsement(s) to General Liability Coverage Form	Policy Limits	Automatic Additional Insured Status for Qualifying Entity When Required in a Written Contract	Policy Limits
Additional Insured - Managers or Lessors of Premises	Available Only by Endorsement(s) to General Liability Coverage Form (Described Premises Only)	Policy Limits	Automatic Additional Insured Status for Qualifying Entity When Required in a Written Contract	Policy Limits
Additional Insured Mortgagee, Assignee, or Receiver	Available Only By Endorsement(s) To General Liability Coverage Form	Policy Limits	Automatic Additional Insured Status for Qualifying Entity When Required in a Written Contract	Policy Limits
Newly Formed or Acquired Organizations	Included for 90 Days	Policy Limits	Included for 180 Days	Policy Limits
Knowledge of an Occurrence or Suit	Knowledge of an Occurrence Claim or Suit by an Employee or Agent May Constitute Knowledge of the Named Insured	Policy Limits	Clarifies Obligations to Notify of an Occurrence or Suit Only When Specific Insured's or Persons or Organizations Have Knowledge of an Occurrence or Suit	Policy Limits
Property Damage Liability Coverage for Borrowed Equipment While Off Premises	No Coverage	No Coverage	Includes Off Premises Property Damage Liability Coverage for Borrowed Equipment	\$10,000 Per Occurrence/ \$30,000 Per Policy Period
Unintentional Failure to Disclose Hazards	States as a Condition of Coverage That Coverage Could be Denied if All Hazards Are Not Disclosed	Policy Limits	Amends Commercial General Liability Condition to State if Unintentionally Named Insured Fails to Disclose All Hazards Before General Liability Coverage Came in to Effect, Coverage Will Not Be Denied Based Solely on Such Failure	Policy Limits
Liberalization Condition	No Coverage	No Coverage	Coverage Is Automatically Broadened When the General Liability Coverage Form Is Broadened Without an Additional Premium Charge as of the Date the Revision Is Effective in the Insured's State	Policy Limits
Bodily Injury Definition	Defines Bodily Injury to Include Sickness, Disease, or Death	Policy Limits	Broadens the Definition of Bodily Injury to Include Sickness, Disease, Mental Anguish, Mental Injury, Shock, Fright, or Death	Policy Limits



YOUR CAR WASH IS MORE THAN JUST A BUILDING

Your insurance coverage should recognize that.

Today's car washes are complex operations built around permanent equipment, technology, and customer experience.

Your insurance should be built around **how your car wash actually operates.**

Many carriers treat major operational equipment as **Business Personal Property.**

We take a different approach by recognizing much of that built-in infrastructure as part of the building itself.

That can include:

- Tunnels
- Dryers
- Conveyors
- Vacuum Systems
- Lighting
- Cameras
- Water Treatment Systems
- Payment Kiosks

Why Is That Important?

Because building rates are typically lower than Business Personal Property rates.

That often means:

- More competitive total premiums
- Coverage that better reflects your investment
- Protection designed around how your operation actually functions

You've Built More Than a Car Wash

You've built an operation designed to move customers efficiently, deliver a consistent experience, and support long-term growth.

Your insurance should support that too.

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YOUR CAR WASH DOESN'T STOP AT THE CURB

Your coverage shouldn't either.

Running a car wash means managing more than equipment and customers. Water runoff, cleaning chemicals, and day-to-day operations can create environmental exposures many owners don't think about until there's a problem.

Built for the Realities of Car Wash Operations

Our Car Wash Enhancement includes **Limited Pollution Coverage** designed to help address exposures tied to:

- Water runoff
- Drainage issues
- Cleaning chemicals
- Ground contamination concerns

Why Does It Matter?

Because even small environmental issues can create:

- Unexpected expenses
- Business disruption
- Costly cleanup concerns

Protection That Supports Your Business

You've worked hard to build an operation your customers can trust.

Your insurance should help protect that investment from the risks that come with running it every day.

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CYBER SHIELD

REBOOT YOUR COVERAGE FOR THE DIGITAL AGE

CYBERSHIELD COVERS

- **Data Compromise Response Expenses**
Designed to provide you with the resources you need to respond to a breach of personal information
- **Computer Attack**
Coverage that assists you in responding to a computer attack that damages your systems and data
- **Privacy Incident Liability**
Provides defense and settlement costs in the event of a lawsuit related to a breach of personal information
- **Network Security Liability**
Provides defense and settlement costs in the event of a suit alleging that a system failure on your end caused damage to a client, business party, or other third party
- **Electronic Media Liability**
Provides defense and settlement costs in the event of a suit alleging that information you displayed on a website caused damage to a client, business party, or other third party
- **Identity Recovery**
Designed to provide you, the owner of the insured business, with the case management and financial resources you need to recover your identity after an identity theft
- **Cyber Extortion ***
Helps you respond to an extortion threat
- **Misdirected Payment Fraud ***
Coverage for a situation where you or your bank have been deceived into sending money to a fraudulent destination
- **Computer Fraud ***
Designed to help you respond to a situation where an unauthorized party gains access to your computer system and uses that access to enter or alter data, causing money to be sent to a fraudulent destination
- **Telecommunications Fraud ***
Helps you respond to a situation where an unauthorized party gains access to your telecommunications system and uses that access to establish fraudulent charges with your Telephone Service Provider

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CYBERCRIMINALS
CAN ATTACK 93%
OF COMPANY
NETWORKS

43%
OF BUSINESSES
DON'T FEEL FINANCIALLY
PREPARED TO FACE A
CYBERATTACK
IN 2022

CYBERATTACKS &
DATA BREACHES
INCREASED BY
15.1%
FROM 2021

QUESTIONS?

Please do not hesitate
to reach out to your
Sales Manager!





GROWING YOUR TEAM COMES WITH RISKS

The right protection can help you manage it confidently.

Car washes depend on employees to keep operations running smoothly, deliver a strong customer experience, and manage busy, fast-paced environments every day. As your business grows, so does your responsibility as an employer.

What Is EPLI?

Employment Practices Liability Insurance (EPLI) helps protect your business from employee-related claims such as:

- Wrongful termination
- Discrimination
- Harassment
- Retaliation
- Failure to hire or promote

Even when claims are unfounded, defending them can be expensive and time-consuming.

Why Does It Matter for Car Wash Owners?

Many car wash operations:

- Employ large hourly workforces
- Manage multiple shifts and locations
- Experience employee turnover
- Continue growing and hiring

That creates more opportunity for employment-related claims.

Protection That Supports Your Growth

As your business grows, having the right protection in place can help you:

- Protect the business you've built
- Navigate employee-related challenges
- Focus on running your operation with confidence

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PROTECT THE PEOPLE

your business depends on

Your foreman. Your office manager. Your go-to problem solver. If they're not there tomorrow, can your business keep running smoothly?

THE RISK

- Jobs slow down or stop
- Deadlines get missed
- Clients lose trust
- Revenue takes a hit

THE SOLUTION

Key Person Life Insurance helps protect your business if you lose a key employee.

WHAT IT DOES

- Helps cover lost income
- Keeps projects moving
- Gives you time to find the right replacement
- Protects your reputation

Good employees are hard to find and even harder to replace. Between lost productivity, hiring, and training, the costs add up fast. Some policies can help you reward the people your business depends on and encourage them to stay long term.

Make sure your business can handle whatever comes next. Talk to your Pekin Insurance agent today.



Want to learn more about Pekin Life Insurance?

Go to pekininsurance.com/personal/life/life-insurance or scan the QR code.



BUSINESS *Perpetuation*

MAKE YOUR BUSINESS LAST

It's tough to walk away from anything you pour your heart and soul into. But the show must go on, even if you're not there to run your business.

Do you know what would happen to your business if you fell ill or passed away unexpectedly?

A buy-sell agreement funded by life insurance could keep your business going and:

- Lock a buyer or successor into place.
- Generate cash value that can be borrowed for emergencies.
- Pay an income tax-free benefit to the beneficiary.
- Eliminate possible disagreements among business partners or your family members.

HOW A BUY-SELL AGREEMENT WORKS

A buy-sell agreement can provide a smooth ownership change.

Let's say your business has multiple owners. In a buy-sell agreement, you would all buy life insurance policies on each other.

When an owner passes away, the remaining owners would use the death benefit to buy the deceased owner's share of the business. You can also pass the business on to your family with a buy-sell agreement funded by life insurance.



CLAIM SERVICE HIGHLIGHTS

When the unexpected happens, you should not have to navigate it alone. Our claims team is here to make the process simple, clear, and supportive, from your first call to final resolution.

HELP IS AVAILABLE ANYTIME

24/7 CLAIM CALL CENTER

Call us anytime, day or night, to report a claim or ask questions

1-888-PEKIN11 (735-4611)

If you request a call back, a claims representative will respond within **four business hours**. You will not be left wondering what comes next.

SUPPORT WHEN DISASTERS STRIKE

HIGHLY TRAINED CATASTROPHE TEAM

If a storm or major event impacts your area, our experienced catastrophe team is ready to help. Our adjusters arrive on site as quickly as possible to assess damage and begin the claims process so you can focus on what matters most.

FASTER OPTIONS FOR MINOR DAMAGE

QUICK ESTIMATE

For small auto claims such as minor fender benders, Quick Estimate offers a faster and easier way to get started. Using your phone, you can submit photos of the damage and receive an estimate without unnecessary delays or extra appointments.

Quick Estimate is free for all Pekin Insurance auto policyholders and can reduce days off the normal claims process.

To see if Quick Estimate is right for your claim, call 1-888-735-4611 when your vehicle is damaged. A representative will guide you through the process step by step.

A REAL PERSON WHO KNOWS YOUR COMMUNITY

LOCAL CLAIM ADJUSTERS

You deserve personal service during a difficult time. Our local claim adjusters understand your community and are committed to guiding you through every step of your claim. They are here to answer questions, explain your options, and help resolve your claim with care and attention.



BUSINESS INSURANCE REVIEW

2505 Court Street • Pekin, Illinois 61558
 www.pekininsurance.com • 309-346-1161

BUSINESS NAME
TYPE OF BUSINESS
ADDRESS
CITY STATE ZIP
BUSINESS PHONE HOME PHONE

PEOPLE TO CONTACT IN CASE OF EMERGENCY

ACCOUNTANT	PHONE
ATTORNEY	PHONE
OTHER	PHONE
OTHER	PHONE

PERSONAL DATA

NAME OF OWNER/SPOUSES	PERSONAL ADDRESS	OWNERSHIP %	D.O.B.

PROPERTY

CARRIER	POLICY#	EXPIRATION DATE	BUILDING COVERAGE	CONTENTS COVERAGE	LOSS OF INCOME

BUSINESS AUTO

CARRIER	POLICY#	EXPIRATION

PLEASE ATTACH A VEHICLE SCHEDULE AND DRIVERS LIST SEPARATELY.

DRIVER INFORMATION

NAME	D.O.B.	DRIVERS LICENSE #

LIFE

INSURED	CARRIER	POLICY#	TYPE#	PURPOSE	AMOUNT
				Buy/Sell	
				Key Person	
				Exec. Bonus	

#1. Permanent 2. Term 3. Combination

HEALTH

CARRIER	POLICY#	EXPIRATION	#IN GROUP	TYPE

ADDITIONAL COVERAGES

- Crime (Employee Dishonesty) Bonds Garage EDP
- Inland Marine Property of Others Signs Disability Income

NOTES AND RECOMMENDATIONS FOR CHANGES, INCREASES, AND NEW COVERAGE

We have reviewed and made the necessary changes to the insurance policies I have with Pekin Insurance to the extent I desire. I will advise my agent if I wish to change or add to my existing policies.

INSURED SIGNATURE _____ DATE _____

AGENT SIGNATURE _____ DATE _____