



PEKIN
INSURANCE

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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