

The Alliant logo features a white triangle pointing to the right, followed by the word "Alliant" in a white, italicized sans-serif font. The background is a dark, semi-transparent overlay on a photograph of a car engine.

Alliant



INSTALLERS *EDGE*

*Customized business
insurance for the
automotive aftermarket*



Flawless auto customization is your specialty. Ours protects you from the risks.

Alliant's Automotive Aftermarket group is the authority in insuring the aftermarket industry and is made available throughout the country to companies like yours to ensure every part sold and installed is adequately insured.

Overview

For over 25 years Installers Edge has been the aftermarket industry's go-to risk advisor. From speed shops and off-road truck centers to overland van conversion, our market leverage and know-how will position your business correctly so you get the right coverage at pricing leveraged by group buying power.

Installers Edge Advantage

- **Product liability experts** - Even if you didn't make the part, if there is a lawsuit regarding a product defect, you can still be held liable. Since we know the ins and outs of aftermarket liability so well, we know how to protect you from its risks; even risks you don't realize are lurking.

- **SEMA approved** - The Specialty Equipment Market Association (SEMA) has named us as the advisor of choice for over 20 years. Our SEMA stamp of approval speaks volumes about our ability to serve businesses across the country.
- **Correct coverage and proprietary rates**
 - Our deep industry knowledge and long-standing carrier relationships let us accurately communicate your true risk profile to our dedicated underwriters so you only pay for the coverage you need.
- **National strength and firepower** - Alliant Insurance Services is the leader in program management in various industries like public entity, real estate, construction, and energy, and is one of the nation's largest specialty insurance agencies.

Installers Edge serves the following segments of the automotive industry:

- Off-road truck centers
- Performance shops
- Hot rod builders
- Restoration
- Mobile repair
- Auto detailers

- Retailers
- Jobbers
- Fabricators (excluding safety equipment)
- Dyno tuners
- Van conversion
- Municipal / law enforcement fleet contractors
- Wrap installation

General and Garage Liability

- Premiums based on gross revenue rather than payroll. More people does not mean more risk.
- Separate rates for part sales versus installation. This ensures premium is driven by actual exposure.
- Blanket additional insureds so coverage extends across the chain of commerce.
- Covers test driving
- Includes product liability
- Manufacturing classification for private label products available

Garage Keepers Legal Liability

- Covers vehicles in your care, custody, or control while in your garage or in transit by you
- Coverage is direct primary so you are covered even if you are not directly responsible for the damage, putting your customer first
- \$1,000,000 limit (or higher) available upon request

Property

- Buildings, tenant improvements, furnishings & equipment
- Business interruption and extra expense

- Special form, including theft with active alarm
- Property of others extending to tools of employees and customers property
- Property in transit in your possession or common carrier

Umbrella

- Increased limits available and optional
- No deductible
- Increased limits for general liability and commercial auto upon request

Other Available Coverage

- Product recall extra expense
- Dealer plates
- Employment practices liability expense reimbursement
- Business auto
- Human resources services

About Alliant Insurance Services

Alliant Insurance Services is one of the nation's leading and fastest growing distributors of diversified insurance products and services. In the face of increasing complexity, our approach is simple: bring on the best people and invest more deeply in the industries and clients we serve. We operate through a network of specialized national platforms and regional offices to offer a comprehensive portfolio of services to our clients. Our goal is to ensure that they get the most innovative products—and the most innovative thinking—in the industry.

**To learn more about Installers Edge
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