



Dealer Open Lot Insurance

Coverage highlights

Automotive dealerships face a myriad of challenges. From protecting expensive inventory to dealing with the public, their risk profile can be extensive. Victor's Automotive Dealership program provides property/casualty insurance solutions specifically tailored to the needs of automotive dealerships.

Target markets

- Auto dealerships

Program highlights

- Market leader with over 120 years' of franchised dealer underwriting expertise
- Availability: In 43 states* and D.C.
- Non-admitted with A+ rated carriers
- Minimum premium \$10,000
- Up to \$25M in limits per location (higher limits available upon request)
- \$250,000 maximum limit per vehicle
- Non-reporting policy form

*Not available in AK, HI, KS (western portion), LA, MT, ND, SD and WY

Service

- Superior customer service provided by a team of dedicated automotive dealership experts
- Exceptional claims service

Coverage

- Monoline auto physical damage for owned auto inventory held for sale
- Broad coverage
- Wind/hail aggregate deductibles available
- Earthquake coverage available
- Flood coverage options available for most dealerships with flood exposure

Get started

Visit victorinsurance.com or scan the QR code to learn more.



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

© 2025 Victor Insurance Managers LLC

Victor Insurance Services LLC in MN
DBA in CA and NY: Victor Insurance Services
CA Ins. Lic. # 0156109

25-400221-US