

COLLATERAL RECOVERY

 S.H. Smith & Company, Inc.

Let S.H. Smith & Company Lead You Down the Road to Recovery.



S.H. SMITH & COMPANY'S COLLATERAL RECOVERY PROGRAM IS AN EXCITING NEW DEDICATED PROGRAM THAT OFFERS A TOP NOTCH AND STABLE INSURANCE ALTERNATIVE TO A HIGHLY QUALIFIED NETWORK OF COLLATERAL RECOVER AGENTS. THESE AGENTS CONTRACT *ON YOUR BEHALF* WITH PROPERTY RECOVERY MANAGERS SERVICING LOCAL, REGIONAL AND NATIONAL LENDERS.

Coverage Includes:

- Commercial Auto Liability and Auto Physical Damage
- Commercial General Liability
- Garage Keepers Coverage – option to provide coverage on a legal liability or direct primary basis.
- Additional Insured-Financial Institutions – Automatic Status when required in a written contract or agreement.
- Personal Property of Others Legal Liability – coverage for the property of others in a covered auto – \$5K limit applies
- Assault and Battery exclusion – Option to delete exclusion
- Wrongful Repossession
- On Hook Coverage for a Repossession Auto
- Operation of a Repossession Auto up to 100 mile radius during the repossession process
- Scheduled locations coverage provisions may apply

Limits Available:

- Auto Liability \$1M CSL
- General Liability: \$1M per occurrence
- Excess Liability: Up to \$5M in excess limits available

Account Minimum Premium \$10,000

► **FOR ADDITIONAL INFORMATION** please contact one of our product experts for a complete list of coverage highlights or to answer any questions you may have.

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Please email submissions to:
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Coverage Highlights:

- Coverage offered at A+ or better by AM Best
- National availability excluding AK, HI and MA
- Broad coverage terms/ conditions
- Exclusive claims services
- Expert risk engineering services
- Mono-line or package terms available
- Excess Limits

Submission Requirements:

- S.H. Smith Supplemental Application or equivalent
- ACORD applications for Commercial Auto, General Liability, Garage/GKLL
- Vehicle Fleet Schedule in Excel Workbook Format
- Driver List and MVR's – current within 60 days
- Currently valued losses – preferable to obtain 5 year prior experience



www.shsmith.com

S.H. Smith & Company, Inc. is a national, independently owned insurance broker, in-house underwriting facility and program administrator licensed to write in all 50 states.