

Protection for You

What would happen if your tools were stolen or destroyed in a fire? Most Homeowner's policies do not cover professional tools and most garage insurance policies do not fully cover the tools of employees and independent contractors.

Comprehensive protection can be arranged quickly and easily through the MASTER MECHANICS TOOL PROTECTOR PROGRAM. The coverage provided is unique and not available elsewhere at this low cost.

Call LKF Partners at 631 424 2600 and ask for extension 226 for a quote



Insurance Protecting Your Tools

18 Prospect Street
Huntington, New York 11743
Phone: 631 424 2600
Fax: 631 424 4533

Tool Protector Program



LKF

Master Mechanic TOOL PROTECTOR Program

*Security and Protection
Provided by the Hartford
Fire Insurance Company*



Tool Protector Program

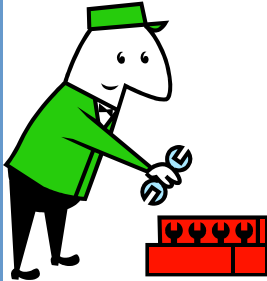
631 424 2600

Think Your Mechanic's Tools Are Insured? Think Again!

Most Garage Property Insurance policies do not fully cover mechanic's tools owned by employees or independent subcontractors. Sometimes there is limited coverage (as little as \$500!) and there may be no coverage at all.

As one of the largest providers of insurance to Garages and Repair Shops, **Loyd Keith Friedlander Partners** has created a low cost and comprehensive policy called the **MASTER MECHANICS TOOL PROTECTOR PROGRAM**.

For as little as \$750 annually, you can provide professional tool coverage to your mechanics—regardless of whether they are employees or independent subs. You can also provide broad and comprehensive coverage for expensive testing equipment including dynamometers, lifts and other valuable and fragile diagnostic tools.



Your professional tools may NOT be properly insured!

Service is provided by **Loyd Keith Friedlander Partners** in conjunction with **Hartford Fire Insurance Company**.

This means 24 Hour/7day claims handling and access to experts who know your industry.

Some Frequently Asked Questions:

I have a garage insurance policy, why do I need this?

Few garage policies properly cover the tools of employees and independent contractors properly. Many standard policies offer very limited coverage if at all.

Aren't Professional Tools covered by a homeowner policy?

No, professional tools are specifically excluded under most personal policies

Does the mechanic need to be my employee to be covered?

No. Independent subcontractors who work exclusively for you can be covered automatically as well.

What coverage is offered?

The coverage form is simple and comprehensive and can be customized to your shop. Basic coverage is:

- \$10,000 in miscellaneous tools per mechanic (\$1,500 maximum per any single item)
- Items over \$1,500 in value can be scheduled specifically on the policy at the same rate
- Tools and equipment owned by the facility can also be covered.

What if I hire a new mechanic during the policy year?

He is covered automatically after 30 days at no charge so long as he is added at the next renewal.

How do I apply for a quote and coverage?

Getting a quote is simple, just fill out the card on the next page and fax it to us. If you prefer, you can get a quote online at www.lkfpartners.com or call us at 631 424 2600.

Tool Protector Request For Quote

To obtain further info and a competitive quotation, complete the following and **fax back to 631 424 4533**

Number of Mechanics at Facility _____

Value of Items OVER \$1500 _____

A quotation will be provided based upon the information you have given. Coverage cannot be bound without a completed application.

Comments:

Shop Name and Owner Name _____

Address _____

City _____ State _____ Zip _____

Email _____

Phone _____ Fax _____

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