



Target Market Product Profile
CAR WASHES
Commercial Lines

TARGETED TYPES

Locally owned and managed
Unattended with SMP & CF approach
Waxing and detailing operations

UNDERWRITING CONCERNS

Loss runs, including reserves from prior carrier, needed in first 60 days to validate rating and acceptance

Risks non-renewed, cancelled or refused by another insurance carrier

Ice buildup addressed

Posted disclaimers for damages

Posted rules for operating equipment

Garagekeepers Liability NOT available for detailing operations. However, Care, Custody & Control provided under Premises Liability for cars going through the wash

DRYDEN MUTUAL PROGRAM FEATURES

- URB Special Multi Peril policy is the prime vehicle for coverage on unattended car washes.
- Square footage and receipts necessary to provide quotes .
- ACORD applications accepted.

