

RISK MANAGEMENT

WE BELIEVE IN TAKING A PROACTIVE ROLE

in reducing our clients' risk and trying to prevent loss before it happens. That's why we provide a full arrangement of innovative risk management measures, including risk assessments, training and employee education.

OUR RISK MANAGEMENT CONSULTATION SURVEY SETS YOUR BUSINESS UP

to meet with a qualified Field Representative to review important aspects of your existing safety and risk management practices. Our Safety Specialists then review the information gathered during your meeting and, based on their industry experience and insurance knowledge, create a personalized recommendation report to help increase safety and minimize loss at your car wash.

E-LEARNING, OUR ONLINE TRAINING AND TRACKING MANAGEMENT SYSTEM, PROVIDES

24/7 INSTANT ACCESS to a wide range of courses, at no additional cost to our clients. Extensive management tools allow you to create customized training programs, track user activity and easily maintain detailed training records. Our specialists will work with you to set up E-Learning for your business and offer technical support to both trainers and trainees at your convenience.

McNEIL & Co. CLIENTS RECEIVE A FULL ARRAY OF ADDITIONAL RESOURCES,

including sample policies, accident forms, maintenance logs, checklists, OSHA guidance and risk management plan development.

For a complete listing of our risk management resources, courses and programs, visit mneilandcompany.com or call us directly at (800) 822-3747 ext. 176.



**CAR WASH®
INSURANCE PROGRAM**

BY  **McNeil&Co.**

McNeil & Co. has become the leader in specialized risk management and insurance for one reason: we live and breathe our clients' businesses – with a suite of policies that are never off-the-shelf, with service that's always a step ahead and with training and risk management programs designed to prevent loss before it occurs.

That's why we've been in the business for over 25 years and why our clients see us as consultants, experts and partners for the long haul. Our specialized programs include AdvenSure, ASIP, Car Wash, ESIP (and Benefits), FireWatch, HOMed, WildPRO and the Bar, Tavern, Club Program.

REPRESENTED BY:



Visit our website for an overview of our specialized programs and coverages:
[**mneilandcompany.com**](http://mneilandcompany.com)

 **McNeil&Co.®**

We are who we insure

P.O. Box 5670, Cortland, NY 13045
Tel: (800) 822-3747 or (607) 756-4970
Fax: (607) 756-6225

This brochure is not all-inclusive. Coverages, eligibility and availability may vary by state.



**CAR WASH®
INSURANCE PROGRAM**

BY  **McNeil&Co.**

**The Industry's
Fastest-Growing
Insurance Program**

INSURANCE PACKAGES CUSTOM-FIT TO CAR WASHES OF ALL CLASSES, NATIONWIDE



The Car Wash Insurance Program, by McNeil & Co., is the fastest growing insurance option for car wash owners and operators because we live and breathe the business. Bringing together decades of industry experience, our team has created a comprehensive plan to fit the needs of every kind of car wash, including tunnels, bays and mobile washes. For both single and multiple locations, we offer complete property and liability coverage tailored to the needs of your business.

The McNeil & Co. approach goes far beyond traditional coverage, and we have assembled a complete package of insurance and risk management services to help you run a safer, more secure operation. All of our clients get 24/7 access to our E-Learning online training and risk management tools that can help educate employees, reduce claims and save money.

Like no other company, we understand the needs and exposures associated with running a car wash—and we're ready to design an insurance package for your business today.

COVERAGE OPTIONS

- Property
- General Liability
- Excess Liability
- Business Auto
- Crime

PROGRAM ELIGIBILITY

Eligible businesses include, but are not limited to:

- Full Service
- Exterior
- In Bay Automatic
- Self Service
- Hand Wash

We can work with your current agent to create a package that fits your business, or connect you with a member of our network of prequalified agents.

EXTENDED PROTECTIONS

Unlike most carriers, we strive to answer your industry's needs with special protections that go beyond traditional coverage, including:

- Business Income and Extra Expense (no waiting period deductible)
- Outdoor Signs—attached or unattached—included in building limit
- Equipment Breakdown Coverage
- Employee Dishonesty Coverage
- \$75,000 Garagekeepers Coverage included (up to \$1M available)
- 30-day Auto Rental Reimbursement up to \$2,000
- Hired Car Physical Damage Coverage up to \$75,000
- Builder's Risk options available



Phone us directly or have your insurance agent contact us for a proposal:
(800) 822-3747

Visit our website for an overview of specialized programs and coverages at
carwashins.com