

## WHY Penn Millers?

You've worked hard to make your business a success and you want to purchase the best insurance coverage possible from a company that knows and understands your business...a company like Penn Millers Insurance Company.

Penn Millers developed its Car Wash Program, a competitive, cost-effective package of enhanced and broadened coverages, exclusively for the unique needs of businesses like yours. Our program includes specialized coverages and is backed by superior customer support and prompt, caring claims service. And because Penn Millers' Car Wash Program is designed exclusively for car wash professionals like yourself, you can feel confident that you're not paying for coverage not relevant to your business.

Penn Millers Insurance is a regional property and casualty company whose strong financial foundation and successful operating strategies have earned the company a rating of "A-" (Excellent) by A.M. Best Company, the nation's leading insurance rating organization. Penn Millers currently writes competitive commercial and agribusiness products through quality, professional independent insurance agents and brokers in 33 states and continues to grow and expand its market share throughout the continental United States. Please visit our website at [www.pennmillers.com](http://www.pennmillers.com) for additional information.



**PennMillers**

800 233 8347 • [www.pennmillers.com](http://www.pennmillers.com)

**PennMillers**

### CONTACT US:

Penn Millers Insurance Company  
72 North Franklin Street, P.O. Box P  
Wilkes-Barre, PA 18773-0016  
Tel: 570 822 8111  
Fax: 570 829 2060  
800 233 8347  
[www.pennmillers.com](http://www.pennmillers.com)

IMPORTANT: The information contained in this brochure does not operate to modify, revise, amend, clarify, or change in any way any policy provision, condition, limitation, exclusion or term. The nature and scope of actual coverage is governed by the language of the insurance policy issued to you. Additionally, the coverages described in this brochure may differ from the coverage received based on customer request or statutory requirements. Your Penn Millers Insurance Company agent can offer you professional advice and answer any questions you may have before you make your insurance decisions.

PennEdge



Car  
Wash  
INSURANCE  
PROGRAM



PennMillers

[www.pennmillers.com](http://www.pennmillers.com)



## WHO is covered?

Penn Millers Car Wash Program is designed specifically to provide a package of coverages that addresses the unique needs of:

- Full Service Car Washes
- Exterior Car Washes
- Roll-over Facilities

## WHAT is provided?

Coverage Lines include:

- Automobile
- Crime
- Equipment Breakdown Coverage
- Inland Marine
- Liability
- Property
- Umbrella

Enhancements Include:

- Damage to Customer's Vehicle
- Blanket Building & Contents
- Business Income Coverage

# PennEdge

Our PennEdge policy provides a broad range of **Coverages** including but not limited to:

- |  |                                    |
|--|------------------------------------|
| Accounts Receivable                              | Forgery or Alteration              |
| Brands and Labels                                | Inventory and Appraisal Expense    |
| Business Personal Property                       | Jewelry, Watches, Precious Stones  |
| Off Covered Location                             | Money and Securities               |
| Computer Fraud and Funds Transfer Fraud          | Ordinance or Law Personal Effects  |
| Consequential Loss                               | Pollution Cleanup and Removal      |
| Debris Removal                                   | Property in Transit                |
| Electronic Data                                  | Rewards Coverage                   |
| Employee Theft Coverage                          | Stamps, Tickets, Letters of Credit |
| Fine Arts (Including in Transit)                 | Trees, Shrubs and Plants           |
| Fire Department Service Charge                   | Valuable Papers and Records        |
| Fire Extinguisher Systems Exp.                   |                                    |
| Furs, Fur Garments and Garments Trimmed with Fur |                                    |

PennEdge offers an extensive inventory of **Property, Crime, & Inland Marine Coverages** including but not limited to:

- |   |                                       |
|---|---------------------------------------|
| Automated External Defibrillators       | Temporary Meeting Space               |
| Damage to Building Arising from Theft   | Reimbursement                         |
| Damage due to Atmosphere or Temperature | Terrorist Travel Reimbursement        |
| Emergency Real Estate Consult Fee       | Unauthorized Business Card Use        |
| False Pretense                          | Utility Services                      |
| Identity Theft Expense                  | Direct Damage                         |
| Image Restoration Expense               | Utility Services Time Element         |
| Key Individual Replacement Exp.         | Water Back Up and Sump Overflow       |
| Lease Cancellation Moving Exp.          | Workplace Violence                    |
| Lock and Master Key Replacement         | Counseling                            |
| Marring and Scratching                  | Computer Fraud and Funds Transfer     |
| Non-Owned Detached Trailers             | Extortion                             |
| Preservation of Property Prototypes     | Kidnap and Ransom                     |
| Signs-Expanded Location                 | Money Orders and Counterfeit Currency |
| Spoilage                                |                                       |

PennEdge will also offer a number of broadened **Liability Coverages** including but not limited to:

- Bodily Injury Redefined
- Damage to premises Rented to You
- Cost of Bail Bonds - Increased Limit
- Elevator Coverage
- Employment Practices Liability
- Good Samaritan Coverage
- Knowledge of An Accident, Claim, Suit, or Loss
- Loss of Earnings-Increased Limit
- Medical Expense-Increased Limit
- Mobile Equipment
- Non-Owned Aircraft hired, chartered or loaned w/ Paid Crew
- Non-Owned Watercraft coverage
- Personal and Advertising Injury
- Property Damage to Customers Goods Coverage
- Unintentional Failure to Disclose Hazards
- "Who Is An Insured" Coverage

**Claims** - Penn Millers' claims staff average 17 years of industry experience, with varied backgrounds spanning all lines of business and possessing specific expertise in the niche markets we service. Caseloads are closely monitored to ensure prompt attention and premier service is always afforded to meet the pressing needs of our policyholders, agents and brokers.

We will work together with you to ensure that your:

- Covered property is restored or replaced promptly after a loss
- Business resumes operations with minimal delay and loss of income
- Injured employees receive the care and attention necessary for an expedient return to work
- Third party claims are aggressively defended and fairly resolved, providing the protection needed against unforeseen liabilities

**WE CONSIDER EACH CLAIM AN OPPORTUNITY TO EARN YOUR TRUST AND BUSINESS FOR YEARS TO COME.**

**Loss Control** - Our experienced loss control specialists partner with you to improve safety and increase profitability. Beginning with a thorough understanding of your environment, a customized loss control program may include:

- Inspections
- Loss Trend Analysis
- Loss Prevention Programs

At Penn Millers' training and education is emphasized so we can continue to meet our customers' specialized needs and stay a step ahead..