



COVERAGE AND PROTECTION (CAP) DEALER INSURANCE SOLUTIONS ADMINISTERED BY MARSH CANADA LIMITED



WHAT IS CAP DEALER INSURANCE SOLUTIONS?

It is Marsh Canada's insurance program for auto dealers. CAP Dealer Insurance Solutions is designed to provide you with comprehensive insurance coverage for all risks associated with your dealership operations.

- 100% Dealer Driven
- Insuring dealers for nearly 25 years
- Exclusive
 - Specifically designed for dealers by companies with experience insuring dealers.

• Product Offering Includes:

- A package policy incorporating coverages for:
 - ♦ Property
 - ♦ Casualty
 - ♦ Garage Auto
 - ♦ Hole-In-One
- Access to the following coverages available to CAP Dealer Insurance Solutions program participants only:
 - Accidental Death and Disability.

WHO MANAGES AND MONITORS CAP DEALER INSURANCE SOLUTIONS?

CAP Dealer Insurance Solutions is designed, managed, and monitored by Marsh Canada. This Program is accessible through Marsh's offices in 13 cities and its retail broker network countrywide. Marsh has approximately 30,000 colleagues and provides advice and transactional capabilities to clients in over 130 countries.

Marsh is a member of Marsh & McLennan Companies, a global professional services firm with more than 60,000 colleagues and annual revenue exceeding US\$13 billion.

WHO IS THE INSURER?

Insuring the program is Royal & Sun Alliance Insurance Company of Canada, a Standard & Poor's "A" rated company (as of September 21,2015) and one of Canada's largest property and casualty insurance companies operating since 1892.

... YOUR ROAD TO RISK CONTROL





IS CAP DEALER INSURANCE SOLUTIONS SUITABLE FOR MY DEALERSHIP?

Yes, this is your program. While there are many similarities in the automobile business, every participant in CAP Dealer Insurance Solutions is different.

With this uniqueness in risk comes individual preferences when purchasing insurance. Your program, your way with options for deductibles and coverages, advice, different approaches to loss prevention, ancillary products and services at your discretion. CAP Dealer Insurance Solutions is tailor-made to accommodate your needs.

PARTICIPATION HAS ITS REWARDS

Marsh Canada will:

- Provide a free evaluation of the dealership's overall operation and physical properties. We will assist the dealer in identifying weak areas in the dealership's operation and provide them with solutions to minimize risks and prevent losses. The net effect is protection for the dealer's investment.
- Provide expert advice and superior coverage.
- Continually seek ways to improve your coverage yet preserve your bottomline and assist you with your concerns.
- We continually develop Loss Prevention Checklists to help you manage your risks.



The time and expertise provided by Marsh Canada and the CAP Dealer Insurance Solutions helps ensure that:

- The coverage is continually updated to meet dealers' current needs.
- The plan is accessible to all members through local brokers in their area.
- Each dealer is evaluated on his/her individual risk exposure.



This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Marsh makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or re-insurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage.

Marsh is one of the Marsh & McLennan Companies, together with Guy Carpenter, Mercer, and Oliver Wyman.

"RSA" and the RSA logo are trademarks owned by RSA Insurance Group plc, licensed for use by Royal & Sun Alliance Insurance Company of Canada.

Copyright © 2008-2016 Marsh Canada Limited and its licensors. All rights reserved. www.marsh.ca

USDG -1803L (C080912TB): 2016/04/08

