

Dealers Open Lot / Garage Keepers Legal Liability

About Us

Bell & Clements is a leading expert in understanding and connecting US coverholders and brokers to flexible and innovative insurance solutions. We have the unique ability to combine both inhouse and third-party capacity to provide surplus lines and admitted solutions.

We are a team-orientated employer, a value adding partner and an innovative name in the insurance market. Building on a proven industry background – dating back over 35 years, we have developed and grown a unique and market-leading brand, with the significant resources and support of our parent company Munich Re.

Our team of experts enable us to respond to the individual needs of our customers and to drive forward the very best solutions that match their needs. This flexibility, supported by great innovation, unique capacity offerings and a dedicated team, allows us to work with our partners to quickly provide them with the best solution.



What We Do

We have full underwriting authority via Great Lakes Insurance SE (a wholly owned subsidiary of Munich Re), to cover risks involved in the selling/servicing/storage of autos and other related units including (but not limited to) boats, emergency vehicles, heavy truck/trailers, RV's, mobile homes and motorcycles.

We take a tailored approach to risk, ensuring that whatever we provide meets the needs of every, individual client. As such, we consider all risks on a case-by-case basis and whatever the risk, we will always try and find a solution.



Product Features

Dealers Open Lot

- Coverage for units held for sale or as demonstrators
- Windstorm, hail, flood and earthquake
- Both retail and wholesale operations
- Both new and used autos
- Furnished car coverage
- Unaccompanied test drives
- False pretence
- Full value, primary and excess of loss

Garage Keepers

- Coverage for units in the assured's care, custody and control

- Service operations engaged in repairing and servicing units
- Valet and self-parking operations
- Specialised storage facilities
- Towing and storage operations
- Direct primary available
- Full value, primary and excess of loss

Capacity

- Up to \$500,000 maximum value per unit
- Up to \$5,000,000 per risk for primary and full value policies
- Up to \$15,000,000 per risk for excess of loss policies

Key Contacts



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