

As an agency with a niche specialty in car dealers insurance, Clinard Insurance Group sees a lot of hail damage claims. A well timed hailstorm can quickly do tens of thousands of dollars in damage to a dealer's inventory. What if you had a warning that would give you the time that you need to get your most valuable cars out of harm's way? How much could that save you in deductible costs, lost time and effort in repairs? Now there is a way to know exactly when your inventory is at risk as well as a way to know when the more general warnings that are broadcast do not actually apply to your lot.

AccuWeather has developed a service that they call SkyGuard. This service puts meteorologists at work evaluating the weather risks for your lot's specific longitude and latitude to inform you if your inventory is at risk. In addition, you will also know when a more general warning really won't affect your specific location. These warning notifications can be sent to you by both text and email and SkyGuard will follow up with you until they receive a receipt that you received the message.

With hail storms, SkyGuard targets a minimum warning time of 30 minutes. They can also warn you of tornadoes, lightning, rainfall, flash flooding, snow, high winds or ice. They can customize your warning criteria so that you can choose exactly the information that you need to know.

Now none of this is going to be much help to you if you don't have a safe place to put your most valuable inventory in the event of an approaching storm. But if you do have some expensive inventory items and a safe place where you could park them in the event of a storm, then you might want to consider this service for your used car dealership. As of this time I have not found a dealers insurance policy that is providing any premium reduction for those who purchase this service, but I have no doubt that the time will come when this kind of warning service will be subsidized by your insurance company. When that time comes, I will certainly blog about it to let you know.

This is also a good time to remind those of you dealers out there with comprehensive coverage on your inventory that most dealers insurance policies have a per vehicle deductible for comp claims like hail. In most cases this deductible has a maximum that is equal to five times the per vehicle deductible. There is one insurance company that does not have a per car deductible for comprehensive claims. This company, one that we use to insure many of our dealers, has only a per event deductible. To show how this could benefit you, assume that you have a \$500 comprehensive deductible with a 5 car limit on your policy. After your lot is hit by hail, you will

have to pay a \$500 deductible on the first five cars that were damaged for a total of \$2500. If you had instead chosen a per loss deductible, then you would only be paying for the first \$500 of damage in this same loss scenario.

At Clinard Insurance Group, we insure more than 300 used car dealerships all across North Carolina, South Carolina, Georgia, Tennessee and Virginia. We want all used car dealers to be informed consumers when it comes to buying insurance for their dealership. If you would like help with your dealers insurance, please visit us on the web at www.TheAutoDealersHelper.com or call us, toll free, at

877-687-7557.