

## Are you Protecting Your Business?

SEMA has partnered with Specialty Equipment Insurance Alliance (SEIA) by Alliant Insurance Services for over 25 years to provide exclusive savings to their members. SEIA specializes in protecting businesses within the automotive aftermarket and because of this, they understand the needs of specialty equipment companies and have solutions to protect almost every aspect of their business. Hundreds of SEMA member companies trust their business with SEIA annually. SEIA is rolling out new programs to bring further coverage and savings to SEMA member companies.

### **Garage Owners/Retailers**

SEIA has developed an insurance package entitled Installer's Edge designed to meet the needs of SEMA members whose primary business is to sell and install automotive aftermarket accessories. With up to a **Five-**million dollar limit available, this program covers just about everything under the hood and in the garage. Coverage includes Garage Liability, Garage Keepers Legal Liability and Non Owned Auto.

#### Installer's Edge

- Garage liability – Provides Liability coverage for specialty installation shops which enhance, customize or restore automobiles with aftermarket parts and accessories.
- Garage Keepers Legal Liability – Provides physical damage coverage for vehicles owned by a customer while at your garage.
- Property – Insurance coverage for buildings and personal property used in the course of your Garage business.
- Key enhancements – A menu of additional coverages provided to enhance the Garage policy:
  - Equipment Breakdown
  - Computer Equipment Coverage
  - Employee Dishonesty Coverage
  - Property of Others on Premise Coverage
  - Miscellaneous Tools Coverage
  - Employment Practices Liability Coverage

### **Manufacturers/ Distributors**

RevPro is a highly focused program that delivers commercial package coverages including General Liability, Property, Business Income, Product Withdrawal, Business Auto, Workers Compensation and Excess Liability coverages to the automotive parts manufacturer and distributor.

#### RevPro

- Provides top rated insurance carriers that are dedicated to the automotive aftermarket industry. As a result, this program assists SEMA members with improved insurance coverage and leverages the industry's purchasing power by being a member of SEMA and RevPro.
- Insurance coverages include:
  - Product Liability – Liability coverage when needed most if your business is sued for an alleged product failure.
  - Property coverage for Buildings, Personal Property, and Business Income – Loss due to fire or wind damage, for example.

- Products Withdrawal Expense – If a recall is necessary to get your product out of the market, coverage is provided to assist with the expense cost to reclaim the products.
- Workers' Compensation – Coverage for mandatory insurance to cover employee injuries.
- Cyber Liability – Coverage for data breaches to your computer system.

### **Human Resource Services**

With the various challenges that arise in business, Alliant through its partnership with ManageEase, provides its members with Human Resource Services to support a company's efforts in managing staff and avoiding the pitfalls of employment litigation. Whether there is a need for education or providing tools to hire, promote, or reduce staff, SEIA through its partnership with ManageEase is committed to making Human Resource services available and affordable to SEMA Members.

Examples of ManagEase Services include:

- HR On-Call: Telephone consultation with HR experts on employment issues for compliance, wage and hour and termination.
- Alerts: Real-time updates on important HR, payroll/benefit regulations and trends to keep you and your company up to date.
- Library: A valuable resource of HR forms, policies, checklists and guidelines to help you best run your work force.

SEMA's mission is to help its member companies businesses grow and succeed. SEMA Members gain guidance, resources, tools and exclusive savings along with their membership. For more information on all of SEMA's benefits and insurance benefit programs through SEIA visit [www.sema.org/sema-member-benefits](http://www.sema.org/sema-member-benefits).