



# PRO-TEC'S AUTOMOTIVE TOOL PROTECTION INSURES YOUR INVESTMENT

## **COVERAGE**

Here is a rundown of Pro-TEC's excellent and comprehensive primary coverage:

- Up to \$100,000 Catastrophe limit
- Insured is allowed up to \$5,000 for any one (1) hand tool
- Insured is allowed up to \$15,000 for any one (1) empty tool storage system
- Insured is allowed up to \$10,000 for any one (1) piece of Diagnostic Equipment
- Coverage also includes:
  - Scanning Tools
  - Laptop
  - Computers and Software
- Unscheduled Equipment Coverage
- "All Risk Coverage" including:
  - Flood
  - Earthquake
  - Transit type mishaps.
- Insured is allowed up to \$5,000 Loss of Income for a 30 day period
- Replacement Cost Coverage is like, kind and quality without deduction for depreciation on items newer than 10 years old.
- Subject to a \$250 Deductible
- Annual Premium: Starting at \$375

## Your Livelihood's On The Line!

If something happens to your automotive tools—like loss or damage from fire, theft or flood—are you prepared? As a professional technician or automotive mechanic, your tools are your livelihood. Without them you're unable to provide for yourself and your family.

Pro-TEC's Automotive Tool Insurance Program—the first of its kind in America—provides you with critical peace of mind in case of catastrophe. There is currently no other insurance like this available to cover loss or damage. Not only that, a Loss of Income allowance included with your policy makes it an indispensable investment in your own future. And did we mention that it's incredibly affordable? Most likely, you pay more for the insurance on the vehicle you drive to work.

With its innovative new insurance, Pro-TEC, underwritten by Great American Insurance Company Rated "A+ " Superior by A M Best, provides you with comprehensive all-risk coverage, so that if something unthinkable, or even accidental, happens, Pro-TEC will get you back under the hood again in no time, at a price you can't afford to pass up.

Your tools are your life. Protect them with Pro-TEC.

### **Services & Benefits**

If you work with tools for a living—and you want the security and protection of knowing that your professional investments are covered—you need Pro-TEC's insurance policy. This especially includes automobile mechanics and other service technicians whose livelihood depends on their tools to get the job done.

#### **Custom Protection**

Professional technicians and mechanics have very limited coverage for their tools and equipment on their employer's insurance policy, and basically none on their homeowner's policy, which is not good news considering the average technician invests an average of \$10,000 to \$50,000 in their toolbox, tools and equipment.

Many professional technicians are not even aware that existing coverage levels are insufficient. With the Loss of Income Coverage clause included in every Pro-TEC Policy, technicians are covered in the event of a loss even when their tools or equipment cannot be replaced for 30 days.

Product not available in Canada