

**S. BROWN & ASSOCIATES, INC.**  
**“POINT OF SALE INSURANCE”**  
PROGRAM OVERVIEW (PAGE 1)

**Q. WHAT IS POINT OF SALE INSURANCE?**

*A. Point of Sale Insurance is a product designed specifically for auto dealers. This program enables a dealership to provide its customers with proof of full coverage insurance so the customer may take delivery of their newly purchased car. Coverage is bound instantly through our website at [www.sba4u.com](http://www.sba4u.com), which is available 24/7, 365 days a year. This program is especially useful at night, on weekends and holidays when insurance agents are closed!*

**Q. IN WHAT INSTANCES SHOULD I PLACE  
“POINT OF SALE INSURANCE”  
ON A DELIVERY?**

*A. Point of sale Insurance should be used with any delivery in which the customer can't provide you with proof of full coverage specific to the car you are delivering.*

**Q. IF A CUSTOMER IS TRADING IN A CAR WHICH  
HAS FULL COVERAGE, ISN'T THE NEW CAR COVERED  
AUTOMATICALLY?**

**NO!!!**

*A. Just because a customer says they have full coverage in effect on their trade in doesn't mean they do. Insurance companies vary as to the transfer of insurance on a newly acquired vehicle. If you DO NOT have a written binder from the customer's insurance company or agent stating the new car has full coverage, please remember to put Point of Sale Insurance on the new car. Better to be safe than sorry!*

# **S. BROWN & ASSOCIATES, INC.**

## **“POINT OF SALE INSURANCE”**

### **PROGRAM OVERVIEW (PAGE 2)**

#### **LIMITS & TERMS OF COVERAGE**

*Limits: State specific minimum liability limits and 100 /300 liability limits are available.*

*Terms: 7 to 30 days.*

**Q. Are all drivers covered regardless of driving record?**

*A. YES. All drivers qualify regardless of driving history. There is no underwriting.*

**Q. Does my customer need prior insurance coverage to qualify for Point of Sale Insurance?**

*A. NO. Customers do not need to have any prior insurance coverage to be covered on our program.*

**Q. Are out of State customers & customers with international or military drivers licenses covered?**

*A. YES. All of the above would be COVERED.*

**Q. Is anyone who drives the car covered?**

*A. YES. This policy is a permissive use policy. Any person who drives the covered vehicle with the policyholder's permission is covered.*

**Q. How do I order coverage for a customer?**

*A.. Go to [www.sba4u.com](http://www.sba4u.com) and click on “Dealer Access”.  
Enter dealers “Username & Password”*

*Please complete ALL requested information. Click”Submit”, and within seconds a valid full coverage insurance binder will appear on your screen. Print it and you're finished!!!!*

*\*\*\*Please contact our office at (973) 270-2270 for further information.*