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# Get to know LARS!

# LARS



### **Speedy Buying Process**

Potential clients are contacting you because they know they need to buy insurance and they are not interested in waiting days or even hours for a quote. LARS is designed to be a point of sale system. From quoting to certificate generation can take less than 20 minutes.



### **Competitive Pricing**

LARS has competitive pricing and includes three additional insureds, including primary and non-contributory, and three waivers at no additional cost at inception.



### Affordable Financing Terms

We can offer 15% down and 10 installments through LARS's integrated financing. 15% down makes the purchasing more affordable and makes it easier for our agents to collect their agency fees.

## **Our Program Highlights**

- Outstanding Customer Service
- Immediate Assistance
- Courteous & Knowledgeable Team
- Low minimum premiums, starting at \$350
- Will look at accounts with up to 35% subcontracting costs
- Limits starting from \$100,000 up to \$1mil/2mil
- Deductibles, starting from \$250 up to \$1,000
- 20% minimum earned premium (Giving you lower down payments!)
- Integrated financing available, with 15% down and 10 monthly installments
- Application/TRIA forms are generated upon binding
- New ventures accepted
- Broad Additional Insured coverage, including primary and non-contributory, owners, lessees or contractors and completed operations - 3 for free
- Waiver of transfer, of rights of recovery against others to us
- Designated construction project(s) general aggregate limit

Get started using LARS today.

Login at gotolane.com or call the office for more information. We are here to help.



