

2025 preseason storm readiness bulletin.



To: Insured Dealers, June 2025

From: Ally Dealership Insurance

This is a good time to review your dealership's storm emergency plans and update any items that might need to be addressed before the start of the upcoming storm season. These items may include staff changes, email contacts, phone numbers, new improved communication systems, "safe" parking garage changes, etc.

Early execution of your plan is a key to saving inventory. Year after year, vehicles are damaged because they haven't been relocated before inclement weather hits. It's a good idea to start your relocation as soon as there is an indication that your location may be at risk. This can help to protect your inventory as well as the safety of dealership personnel.

Ally Dealership Insurance can provide assistance when you take steps to avert weather losses. If a Flood, Tropical Storm or Hurricane Watch is issued by NHC for your location(s), Ally Dealership Insurance will reimburse you up to \$25.00 per insured covered auto that you move to safety. You will need to submit the attached form, a current W-9, and photos of your moved inventory to our loss prevention department in order to be reimbursed.

Please submit reimbursement requests to motorsinventory@ally.com.

Over many years, dealers have made this a very successful program. Participation in the program has helped to keep undamaged inventory available for sale after storms and flooding, which allows Ally Dealership Insurance to keep rates and deductibles as low as possible.

Many dealers take the initiative to move inventory to avoid incoming storms and this helps reduce their losses, allowing them to have inventory available to sell to customers who lost their vehicles in storms. Along with receiving the \$25 per-vehicle reimbursement, they have inventory to sell when some dealers do not.

Some dealers might decide to take the "wait and see" approach when it comes to impending storms. Taking this approach can result in severe damage to your cars, resulting in large deductibles as well as limited inventory to sell to interested customers.

Being prepared, establishing responsibility and implementing specific actions prior to a major storm can help prevent or greatly limit the damage to your vehicles. Below are some best practices which could help in the event of a storm.

- ✓ Identify danger areas and hazards in your lots, which could result in potential damage to your auto inventory in the event of wind or rising water.
- ✓ Identify 'target' high priced vehicles to be moved on a priority basis.
- ✓ Be aware of local authorities' plans in the event of a severe storm.
- ✓ Keep storm drains clear.
- ✓ Expect failure of "normal" municipal water drainage systems.
- ✓ Realize the effect of extraordinary rising water conditions on local streams.
- ✓ Question if recent construction has affected your drainage systems.
- ✓ Appoint a Severe Storm Coordinator for the dealership.
- ✓ Appoint a dealership Severe Storm Team and establish their duties.
- ✓ If your lot may flood, arrange for a safe location, such as a multi-story garage, to relocate your inventory. This could mean obtaining 'parking rights' from a third party.
- ✓ To avoid wind damage, sweep lots regularly, stabilize rock/gravel roofs, move as many cars inside as possible and brace overhead doors.
- ✓ Establish post-storm return procedures.

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Plans to help protect your auto inventory might include:

- ✓ Weather monitoring.
- ✓ Elimination of known hazards such as poor roof conditions, sign repair, drain clearing, lot gravel and tree pruning.
- ✓ Decide on a “hair trigger” for moving your vehicles from danger areas.
- ✓ Command and communication – list of (cell) phone numbers of the team.
- ✓ Arrangements for workforce utilization.
- ✓ Methods of protection for vehicles, including security.
- ✓ Routes and locations for vehicle movement.
- ✓ Test your plan.

Contact Ally Dealership Insurance at **(800) 729-4622, Option 4** if you have any questions about the reimbursement program.

To report inventory damage contact:

Ally Dealership Insurance Claims Department

Telephone: (800) 225-5642

FAX number: (800) 337-9264